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ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1980

TO HIS EXCELLENCY

WILLIAM O'NEILL

GOVERNOR

HARTFORD, CONNECTICUT

1980

BEST AVAILABLE COPY

ANNUAL REPORT

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Banking Commissioner

OF THE

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FOR THE YEAR ENDED DECEMBER 31, 1980

BANKING COMMISSIONER

DAVID H. NEIDITZ

DEPUTY BANKING COMMISSIONER

LINDA J. KELLY

State Office Building, Hartford, Connecticut 06115

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

To His Excellency, William A. O'Neill, Governor

Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended December 31, 1980. The report sets forth the condition of the various entities examined by the Banking Department with comments and recommendations.

Economic Developments in 1980

The year began with high inflationary expectations and disappointment that traditional economic policies aimed at relieving inflationary pressures had not proved to be effective. In March the President announced a broad program of credit restraint under authority of the Credit Control Act of 1969. Whether due to this impetus, or due to a decline in personal consumption expenditure which had already begun, the level of economic activity fell at a 9.9% annual rate in the second quarter, the largest quarterly decline recorded in the post-war period. Industrial production fell 8% below the cyclical peak recorded in January.

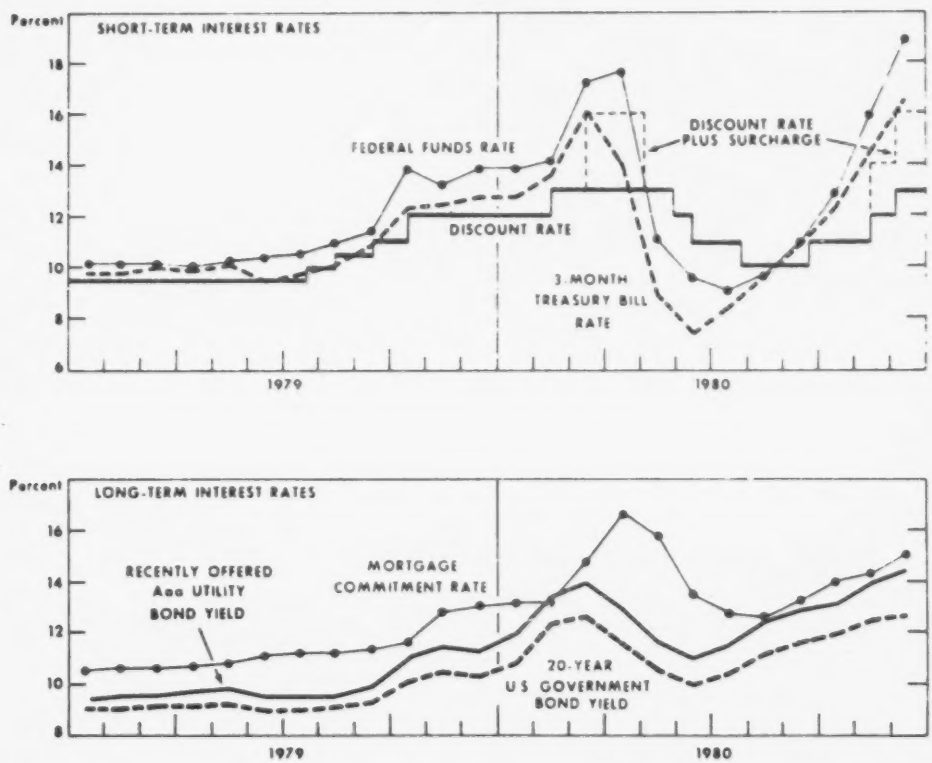
Household spending was especially impacted by the recession, accounting for nearly two-thirds of the over-all decline in GNP. The decline in consumer spending was concentrated in durables, especially automobile purchases which were down by almost 40% from January to May. Residential construction was also hard hit: the trough in housing starts which occurred in May was close to being the lowest in the post-war period. Only part of the decline in consumer spending can be attributed to the credit restraint programs. Consumer installment debt outstanding was reduced by $8 billion, a 2.6% reduction, from March to July. Because of the sharp decline in economic activity, the special credit restraints were phased out and completely eliminated by July.

Recovery during the third quarter was faster than expected. Business capital outlays remained depressed, but household spending increased quite rapidly, stimulated by a rapid decline in interest rates from their peaks in April. With the decline in mortgage rates, activity in the housing market revived. By October housing starts were at a 1.5 million annual rate compared to an annual rate of .9 million in May. As the recovery progressed household spending, especially in the non-durable goods and services categories, became the major impetus to further growth.

For the year as a whole household spending appears to have been up about 10% which suggests a decline of two percent in real terms because prices were up by about 12%. Automobile sales were off about 10%, and housing starts were down by 30% from 1979 levels. Household savings remained low. The savings rate increased during the first half of the year as debt was retired and spending sharply curtailed. During the recovery in the second half of the year the savings rate fell once more. For the year as a whole, the savings rate was 5.7% of disposable personal income, up slightly from 5.2% in 1979 which was the lowest recorded savings rate.

Financial markets reflected both the underlying lack of growth in economic activity and the various policies imposed to curtail inflation. The year was characterized by record-setting short-term interest rates and by unprecedented volitility in interest rates generally. As indicated in the accompanying chart, rates increased rapidly during the first quarter, reaching a peak during April, immediately after the imposition of the credit restraint program in March. This was followed by a period of rapid decline in rates through the end of the second quarter. For the remainder of the year rates increased steadily, ending at levels close to the peak levels recorded in April.

Chart 1



Federal Reserve Bank of New York -

In Connecticut financial markets were significantly influenced by the same forces which were at work nationally. Average rates on conventional mortgages with a down payment of 20% were reported at 13% at the beginning of the year. In May the typical mortgage rate for the same type of loan was 16.25%, and by July the rate was back to about 13%. At the end of the year mortgage rates were back up to the 16% level. Rate data compiled by the Federal Home Loan Bank Board indicates that Connecticut's experience with mortgage rates is similar to the average nationally in 1980.

Mortgage loans outstanding at both federal- and state-chartered banks and thrift institutions in Connecticut increased by $674 million, a growth rate of 4.8%, to $14.8 billion. This increase is less than half of the almost $1.4 billion

increase posted in 1979. Loans other than mortgages increased by $411 million in 1980 compared to an increase of almost $600 million in 1979. At year-end thrift institutions held 66.2% of the $23.1 billion outstanding loans at all banks and thrift institutions in Connecticut.

The increase in deposit balances at both federal- and state-chartered financial institutions in Connecticut was $2.3 billion, an 8.4% annual rate of increase. This is considerably higher than the $1.6 billion increase in deposits during 1979. Demand deposit balances increased by $306 million, balances in regular savings accounts decreased by $747 million, and balances held in time deposits including fixed maturity certificates increased by $2.7 billion, all of which is accounted for by increased holdings of six-month money market certificates. This shift from regular savings to time deposits is the continuation of a trend: at the end of 1978 regular savings accounts were 42% of all deposits and time deposits were 41% with the remaining 17% of deposits held on demand. At year-end 1980 regular savings accounts were down to 30% of total deposits, time deposits had increased to 54%, and demand deposits were more or less unchanged at 16% of the total. This shift has resulted in a significantly higher cost of funds to financial institutions, but it has been an unavoidable increase in cost in order to prevent losing deposit balances to money market funds and certificates which yielded between 8% and 15% during 1980. Of the $2.3 billion increase in deposits, $1.3 billion went to thrift institutions and $1.0 billion went to banks. At year-end thrifts held $17.7 billion or 60.7% of the $29.2 billion held on deposit at all financial institutions in Connecticut.

Assets of financial institutions in Connecticut totalled $33.9 billion at year-end 1980, up $2.4 billion or 7.6% for the year. This increase is somewhat higher than the $2.1 billion increase in 1979. Thrift institutions' assets were $22.9 billion or 62% of the total, while banking assets were $13.9 billion or 38% of the total.

BANK EXAMINATION DIVISION

The Bank Examination Division is responsible for supervision of state bank and trust companies, mutual savings banks, state-chartered savings and loan associations and allied institutions that receive deposits and permit withdrawals. The Bank Examination Division also issues licenses to money forwarders. As of December 31, 1980, the division was comprised of a director, an assistant director, 46 bank examiners, and 11 support personnel.

Condition and Operating Results

Deposits, including interest credited, held by state-chartered financial institutions increased by $1.5 billion in 1980 as compared to $1.4 billion in 1979. Mutual savings banks acquired $923 million in deposit balances, reflecting a 7.1% growth from the previous year. By comparison, savings bank deposits grew $600 million in 1979, or 4.9%. Deposits at state bank and trust companies increased by $527 million or 7.6%, which compares unfavorably with 1979's growth of $698 million or 11.15%. Connecticut chartered savings and loan associations increased their deposits by $86 million, a 9.3% annual growth rate. Comparable figures for savings and loan associations in 1979 were $62 million and 7.2%, respectively.

Growth in demand deposits was slight during 1980, amounting to $40.2 million or 1.4%. This represents a substantial decline from the demand deposit growth experienced in 1979. Demand deposits held by Connecticut-chartered financial institutions increased $244 million or 9.1% in 1979; State bank and trust companies increased $24.4 million, savings banks increased $15.5 million, and savings and loans increased $300,000 in 1980, figures which compare with $218 million, $26 million and $300,000, respectively, the previous year.

Savings deposit balances, including interest posted, decreased by $623.4 million, or 8.3% in 1980. Most of this amount, $567.6 million, was attributed to a decrease in savings accounts held by savings banks. State bank and trust companies lost $9.7 million, and savings and loan associations lost $46.1 million. NOW account balances, which are included in this category increased to $583 million at year-end, an annual rate of growth of 22.5%. Most of this increase in NOW balances went to state bank and trust companies.

Time deposits, comprised primarily of fixed-maturity certificates of deposit, increased by $2.1 million, a 20.4% annual rate of growth, at state-chartered financial institutions. All of this increase is accounted for by increases in the holdings of six-month money market certificates.

Loans outstanding at Connecticut-chartered banks and thrift institutions increased by $727 million during 1980 as compared to a $1.5 billion increase in 1979. Real estate loans increased by $455 million, a 3.3% annual rate of growth, while other loans increased by $272 million, or 6.7%. The relatively small increase in loans outstanding reflects the lack of growth in economic activity during 1980 as well as the credit restraint programs which resulted in record high interest rates on loans during the course of the year.

Total assets of Connecticut-chartered financial institutions increased from $23.9 billion to $25.8 billion, a 7.6% annual rate of growth, which is only slightly less than the rate of increase in 1979. State bank and trust company assets grew at an 8.9% rate, savings banks at 7.3% and savings and loan associations at 6.7%.

Sources and Uses of Funds

The primary source of funds in 1980 for state-chartered banks and trust companies was an increase in deposit balances totalling $527 million. Other sources, including increased net purchases of federal funds and retained earnings, totalled $71 million. These funds were used to increase holdings of cash and securities by $332 million, net loans outstanding by $226 million, and other assets, net, by $40 million.

Mutual savings banks' sources of funds were $923 million from increased deposit balances and $72 million from increased surplus accounts. These funds were used to augment cash and securities holdings in the amount of $419 million, to increase net loans outstanding by $450 million, and to retire debt and finance increases in other assets by $126 million.

Sources of funds for state-chartered savings and loan associations totalled $91 million, primarily from increased deposit balances of $86 million. Uses of funds include increased loans outstanding of 44 million, increased holdings of securities of $25 million, and other uses, including debt retirement of $22 million.

This summary of balance sheet changes during 1980 for state-chartered financial institutions indicates that the increase in net loans outstanding, totalling $720 million, accounts for only about 43% of the sources of funds which totalled $1,685 million. The remaining funds were used primarily to increase liquid assets and to retire debt. The relatively low percentage of available funds invested in loans is a reflection of the high cost of money to borrowers and depressed economic conditions which kept the demand for loans at a relatively low level during 1980.

Earnings

Earnings of state-chartered bank and trust companies continued the trend of recent years with a growth in net operating income of $4.9 million to the level of $97.9 million, a 5.3% increase over 1979. Operating income, primarily from interest on loans and investments, increased by 21.7%. Operating expenses increased by 24.0% over-all, with interest expenses increasing by 35.3%, and other operating expenses increasing by 15.7%. Although net operating income increased during the year, the spread between the rate earned on loans and investments and the rate paid on deposit liabilities narrowed during 1980. Income after taxes amounted to 55¢ per $100 of assets, up slightly from 54¢ in 1979. The ratio of equity capital to assets, 6.4%, decreased during 1980 from 6.5% at year-end 1979. One state bank and trust company reported a loss for the year resulting in a 4.8% decrease in its equity capital.

Net operating income of mutual savings banks was approximately $1.1 billion in 1980, a 13.7% increase over 1979. However, interest paid on deposits increased by 25.3% with the result that net income declined by more than 50% from the 1979 amount to $69.5 million. The spread between the rate earned on loans and investments and the rate paid on deposits continued to deteriorate as indicated by the 13.9% increase in interest earnings versus the 25.3% increase in interest paid out. Net income after taxes amounted to 41¢ per $100 of assets compared to 91¢ in 1979. Surplus accounts increased 6.7%, yet the ratio of surplus to assets was 7.5%, practically unchanged from the ratio in 1979. All but 8 savings banks experienced a decrease in net income in 1980. Four savings banks reported losses in amounts ranging from 14.4% to 1.0% of their surplus accounts.

Net operating income before dividends of state-chartered savings and loan associations increased by $10.9 million to $87.8 million, a 14.3% increase over the previous year's income. Dividends, interest and taxes absorbed $87.5 million, leaving a net income of $300,000 which is a precipitous decline from the $5.6 million net income posted in 1979. Net income after taxes was 3¢ per $100 of assets compared to 51¢ in 1979. The earnings squeeze is attributed to a 26% increase in rates paid to acquire deposits compared to only a 14.5% increase in interest on loans and investments. Increases in non-operating income, along with decreases in non-operating expenses amounted to $1.4 million which, added to net operating income, yields $1.7 million in net income for 1980, down from $5.5 million in 1979. Net worth increased by $3.7 million due to $1.7 million from net income and $2.0 million paid-in-capital establishing a new stock-chartered association. All but one of the state-

chartered savings and loan associations experienced a decline in net income during 1980. Five associations reported losses for the year in amounts ranging from 20.0% to less than 1.0% of net worth.

Earnings of all financial institutions have been adversely affected by the narrowing of the spread between rates earned on loans and investments and rates paid out on deposits. The average rate paid on deposits has been rising as depositors have converted regular savings accounts into fixed-maturity certificates paying premium rates. At year-end 1980 six-month money market certificates accounted for 16.1% of all deposits at state bank and trust companies and 37.9% of all deposits at mutual savings banks. Balances held in these certificates increased by more than 50% during 1980. The earnings spread was adversely affected also because average earnings of loan portfolios adjust upward only slowly. This is especially true in the thrift institutions which have a relatively high percentage of their portfolios in long-term mortgages. The shift toward adjustable-rate mortgages is an effort to increase the responsiveness of earnings on loans to changes in market conditions, thus preserving an acceptable rate of earnings when market rates are volitile.

Detailed financial tables regarding condition, operating results and earnings for state banks and trust companies, mutual savings banks, and state-chartered savings and loan associations are contained in Table Nos. 1 through 28, starting on page 27.

Structure

As of December 31, 1980, there were 45 state banks and trust companies operating 400 branches in Connecticut with total deposits of $7.5 billion and total assets of $9.1 billion. Ten new branch offices were opened during the year. Effective October 14, 1980, Danbury Bank and Trust Company merged with and into Connecticut Bank and Trust Company.

There were 65 mutual savings banks operating 348 branch offices with total deposits of $13.9 billion and total assets of $15.5 billion. Twenty new branch offices were opened, and one branch office was closed during the year. The Savings Bank of Tolland changed its name to Tolland Bank effective June 9, 1980.

There were 17 state-chartered mutual savings and loan associations and two stock-chartered savings and loan associations operating 39 branches with $1.0 billion in deposits and $1.2 billion total assets. Security Savings and Loan Association, a stock-chartered association, opened for business on November 8, 1980. Bridgeport Savings and Loan Association changed its name to Guardian Savings and Loan Association effective March 1, 1980.

Nineteen national banks operated 200 branch offices in Connecticut as of year-end 1980. They reported total deposits of $4.1 billion and total assets of $4.9 billion. National banks are supervised by the Comptroller of the Currency, Washington, D. C.

Twenty federal savings and loan associations with 104 branch offices were operated in Connecticut as of year-end 1980. Total deposits of $2.9 billion and assets of $3.2 billion were reported. Federal savings and loan associations are supervised by the Federal Home Loan Bank Board, Washington, D. C.

The directory of banks, mutual savings banks, and savings and loan associations and their branches is found beginning on page 150.

Federal Home Loan Bank System

Twenty-two mutual savings banks and all savings and loan associations in Connecticut are members of the Federal Home Loan Bank of Boston. Membership in the Federal Home Loan Bank System enables thrift institutions to borrow funds at market rates, which funds are normally loaned to finance housing. Banking Department policy encourages mutual savings bank membership in and borrowing from the Federal Home Loan Bank as an accepted alternative to disintermediation thus enabling continued financial support for the home mortgage market.

Federal Reserve System

Two state-chartered commercial banks retain membership in the Federal Reserve Bank of Boston. All national banks are required to be members of the Federal Reserve System. The Federal Reserve Bank provides member banks with privileges such as the use of the discount window and use of the interdistrict funds transfer mechanism. The Federal Reserve Board of Governors implements the nation's monetary policy through its various policy tools which can have a broad impact on all types of financial institutions.

Enactment of the Depository Institutions Deregulation and Monetary Control Act of 1980 gives the Federal Reserve System broad powers to require reports from and set reserve requirements for all depository institutions in order to increase its effective control of the money supply. The Act provides for an 8 year phase-in of reserve requirements for non-member depository institutions and a 4 year phase-in for member banks. The Act also establishes a Depository Institutions Deregulation Committee in order to provide for an orderly phase-out and elimination of interest rate ceilings. Other sections of the Act provide for consumer checking accounts at all depository institutions, elimination of state mortgage usury ceilings, expansion of powers of mutual savings banks and savings and loan associations, and simplification of Truth in Lending requirements, among other provisions.

Federal Deposit Insurance Corporation

All commercial banks and mutual savings banks in Connecticut are members of the Federal Deposit Insurance Corporation. The FDIC protects depositors of insured banks in the event of a bank failure by insuring deposits up to the limit of $100,000 as of year-end 1980. Public deposits are also insured up to $100,000. The FDIC also has supervisory responsibility for banks which are not members of the Federal Reserve System. Joint examinations of state-chartered non-federal reserve members are scheduled and conducted by the Bank Examination Division with the Federal Deposit Insurance Corporation.

Federal Savings and Loan Insurance Corporation

All savings and loan associations in Connecticut are required to be members of the Federal Savings and Loan Insurance Corporation which

insures deposits of savings and loan association members up to $100,000, as of year-end 1980. Public deposits are also insured up to $100,000. Examinations of state-chartered savings and loan associations are scheduled and conducted by the Bank Examination Division in conjunction with FSLIC examiners.

Savings Bank Life Insurance

At year-end 1980, 60 of the 65 mutual savings banks participated in the Connecticut system of Savings Bank Life Insurance. Eighteen SBLI banks are issuing banks which have formed separate life insurance departments that issue contracts of life insurance, and forty-two are agency banks acting as agents of the issuing banks. As of December 31, 1980, the system had 40,185 ordinary policies outstanding in the amount of $132.2 million, and 150,220 group certificates outstanding in the amount of $1.1 billion. Data on ordinary policies, group certificates and participating institutions are contained in Table No. 29.

Savings banks writing life insurance are assisted by the Savings Bank Life Insurance Company which is required to furnish actuarial and medical underwriting services to the banks, and to reinsure the mortality risk of policies issued by life insurance departments of savings banks. The company operates under a charter granted by the State of Connecticut. Savings bank life insurance is among the lowest cost life insurance available to the consumer; maximum limits on the size of individual and group policies are presently $10,000 and $20,000, respectively.

Money Forwarders

There were ten money forwarders licensed at the end of 1980. Many retail businesses in Connecticut act as agents for these companies, listed in Table No. 30, for the purpose of selling travellers checks and money orders.

Supervision

During the year the Bank Examination Division examined each state bank and trust company, mutual savings bank, and state-chartered savings and loan association, a total of 129 institutions, as required by statute. Meetings were scheduled with the directors of these institutions for the purpose of reviewing the reports of examination. In addition, several institutions required follow-up examinations in order to monitor progress toward correcting deficiencies. As required by law, the Connecticut Development Credit Corporation was also examined; the statement of condition for this corporation is found in Table No. 33.

Legislation

During the 1980 session of the General Assembly the following Public Acts were approved which affect banks and thrift institutions:

The maximum savings deposit, time deposit, or negotiable certificate of deposit which a state bank and trust company or savings bank may have from any one depositor is increased from $150 thousand to $300 thousand by P. A. 80-112.

Deposits of the state and its political subdivisions are authorized in federal savings and loan associations by P. A. 80-183. The act also requires that any portion of a public deposit in excess of the amount insured by FSLIC shall be fully collateralized.

Investment savings accounts in any depository institution are authorized by P. A. 80-22 to receive deferred compensation of a state or municipal employee under an approved deferred compensation program.

P. A. 80-423 clarifies that an open-end mortgage may be used to secure advances pursuant to a letter of credit.

The moratorium prohibiting a bank holding company or its non-bank subsidiary from establishing an office in Connecticut for the purpose of conducting banking business is extended to July 1, 1982 by P. A. 80-126. This act was amended by P. A. 80-256 to exempt the office of the subsidiary of a bank holding company if (1) its business is limited to making loans, (2) it is the only office of the subsidiary in Connecticut, and (3) it has loans outstanding to Connecticut borrowers of not more than 10% of its total loans outstanding.

P. A. 80-256 also restricts the authority of depository institutions to sell life and health insurance to (1) those entities already licensed as of October 1, 1980, (2) savings banks engaged in such sales as part of Savings Bank Life Insurance, and (3) the sale of credit life insurance or group life and disability insurance sold in connection with real estate mortgage loans.

Statutes concerning establishment of savings and loan association branch offices were amended by P. A. 80-44. For mutual savings and loan associations the minimum required fund for contingent losses is increased from 5% of its savings liability to 10% of the gross amount invested in mortgage loans and real estate. For stock savings and loan associations reserves must be at least at the minimum level to be established by the Commissioner.

P. A. 80-62 authorizes conversion of a state bank and trust company to a capital stock savings and loan association if the Commissioner finds that the conversion will serve the convenience and needs of the public.

CREDIT UNION DIVISION

The Credit Union Division is comprised of a director, an assistant director, seven field examiners, and four support personnel. The division examines and supervises 163 state-chartered credit unions and meets with officers and directors of each credit union in order to review the findings of the examination report. The division also offers assistance to new credit unions in an effort to ensure that directors, officers and committees understand their responsibilities and obligations under the law.

Condition and Operating Results

At year-end 1980, state-chartered credit unions reported slight increases in membership, up by 657 to 197,950, and slight decreases in total assets to $240.5 million, compared to $241.1 million at year-end 1979. Lending activity was curtailed: net loans to members decreased by $19.1 million to $184.1 million at year-end. This was partially offset by increased investments held in

Constitution State Corporate Credit Union amounting to $16.4 million, more than a 100% increase for the year. Cash holdings and other investments increased by $.9 million, and other assets increased by $1.4 million.

Total members' shares increased to $214.8 million, a 7.6% annual rate of growth which is significantly up from the 0.4% growth in shares experienced in 1979. Debt retirement amounted to $15.6 million, and other liabilities decreased by $1.3 million in 1980. Members' equity increased by $1.2 million, comprised of $356,000 increased reserves, and $798,000 increased undivided earnings.

This summary of credit union balance sheet changes in 1980 indicates that sources of funds totalled $36.0 million, derived from an increase of $15.2 million in share balances, $19.0 million in reductions of loan balances, increased equity accounts of $1.2 million, and decreases in cash and security holdings of $600,000. Uses of funds included the following: increased investments, primarily in Constitution State Corporate Credit Union, of $17.7 million, $15.6 million in debt retirement, decreases in other liabilities of $1.3 million, and increases in other assets of $1.4 million. Balance sheet data for state-chartered credit unions are summarized in Tables 38 and 39.

Constitution State Corporate Credit Union has not been included in the consolidated financial accounts because its members are credit unions, and its assets and liabilities are largely the liabilities and assets, respectively, of credit unions already included in the consolidation.

Earnings

During 1980 gross operating income of state-chartered credit unions amounted to $26.5 million, a $971,000, or 3.8%, increase over the previous year's income. Operating expense increased by $947,000, or 7.5%, with the result that income from operations was $12.8 million, practically unchanged from the previous year.

Income was derived primarily from interest earned on loans to members, however, the largest increase in income is attributed to the increase in invested funds and the unprecedented high yields: earnings on investments were up $1.4 million, or 62.1% from 1979. The increase in operating expenses is due largely to a $900,000 increase in the provision for loan losses. Interest paid on borrowed funds decreased significantly as a result of large reductions in outstanding obligations.

Dividends to shareholders were $582,000 in 1980, which represents a payout rate of 91.9% of net operating income. Transfers to reserves totalled $262,000, non-operating income of $503,000 was realized, with the result that undivided earnings increased by $823,000, more than double the increase in undivided earnings in 1979.

Of the 162 state-chartered credit unions, excluding Constitution State Corporate, 22 paid dividends of 7% on regular share accounts, the maximum allowed by law; seventy-five paid dividends at rates between 6% and 7%; forty-one paid dividends at rates between 5¼% and 6%; and twenty-four paid dividends at rates of less than 5¼%. Twelve credit unions made interest refunds to borrowing members. The breakdown of income, expenses and the disposition of earnings is shown in Table 40.

Constitution State Corporate Credit Union

Constitution State Corporate Credit Union is chartered by the state to serve member credit unions as a central credit union, *i.e.* it provides the means by which member credit unions with surplus funds can invest in various types of share accounts, and it stands ready to lend funds to member credit unions with excess demand for loans by individual members.

Investments by member credit unions, both federal- and state-chartered, in Constitution State Corporate increased from $37.5 million to $102.5 million, an increase of 173.3%. Loans to member credit unions decreased from $26.9 million to $15.2 million, while investments in securities, primarily short-term instruments and share accounts at the U. S. Central Credit Union, increased from $16.9 million to $87.2 million at year-end 1980.

Net operating income of Constitution State was $9.2 million, of which $8.7 million, or 94.6%, was paid out as dividends to member credit unions. This represents an average return of 14.0% on invested funds of member credit unions, an increase from 10.5% reported in 1979.

Structure

Exclusive of Constitution State Corporate there were 162 state-chartered credit unions with total assets of $240.5 million at year-end 1980 in Connecticut. Six credit unions were liquidated during the year, there were two mergers, and one credit union converted to a federal charter in order to facilitate a move to another state. Details of these changes are found in Table 42.

Average asset size of state credit unions was $1.5 million. Thirty-nine credit unions comprising 24.1% of all credit unions had assets of $1 million or more. These credit unions accounted for 84.0% of all assets. The smallest 53% of the credit unions each had assets of less than $250,000; they accounted for 2.6% of all assets. Table 43 presents selected balance sheet items arranged by asset size of credit unions.

There were 267 federally chartered credit unions with total assets of $616.9 million as of year-end 1980. The average asset size of federal credit unions was $2.3 million.

Eighty-five state-chartered credit unions are insured by the Connecticut Credit Union Share Insurance Corporation which insures each individual share account up to $50,000. The remaining 78 state credit unions and all of the federal credit unions are insured by the National Credit Union Share Insurance Fund which, effective March 31, 1980, insures member accounts to $100,000.

Legislation

During the 1980 session of the General Assembly the following Public Acts were approved which affect credit unions.

Rules determining the maximum rates which state-chartered credit unions can charge on loans and pay on share accounts were relaxed: Public Act 80-45 sets the maximum rate on loans at one per cent in excess of the discount rate on 90 day commercial paper or 15% per year, whichever is greater. Public Act 80-24 increases the maximum dividend rate to 7% per year on regular share accounts.

Public Act 80-68 makes certain technical changes in the statute authorizing the central credit union. The act also increases the central credit union's borrowing authority, and permits it to become the agent member for Connecticut in the central liquidity facility established under federal law.

CONSUMER CREDIT DIVISION

The Consumer Credit Division enforces the laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, consumer collection agencies, Truth in Lending, and other consumer credit laws. Connecticut is one of five states authorized by the Federal Reserve Board to enforce its own Truth in Lending laws with respect to state-chartered institutions in place of the Federal Truth in Lending Law. The division is comprised of a director, assistant director, eight examiners, and one support person. In addition, there is one full-time examiner affiliated with the Bank Examination Division assigned to consumer complaints, who works closely with the Consumer Credit Division.

Disclosure of the Cost of Credit (Truth in Lending)

During 1980 the Consumer Credit Division conducted in excess of 2,600 inspections of creditors subject to the requirements of the Truth in Lending Act and Regulations. These examinations covered state-chartered banks, state-chartered credit unions, entities licensed by the Consumer Credit Division, retail businesses of all types, and automobile dealers. As in previous years, the degree of compliance remains high, with technical violations constituting the bulk of the non-compliance observed.

Creditors found to be in violation of the Truth in Lending Regulations are required to rebate overcharges, issue corrected disclosure statements where applicable, or issue additional rights of rescission where such rights were improperly administered initially.

Creditor and consumer education concerning rights and obligations under the Truth in Lending Act is given high priority. Counseling is offered to creditors during the examination process and the staff of the division is available to creditors for discussions as to how compliance may best be achieved. A large volume of written and telephone inquiries from consumers serves as an opportunity to educate them as to how to best use the information required to be disclosed. Staff members participate in formal educational programs when the opportunity arises.

Small Loan Licensees

There were 110 small loan licensees in 47 communities at the close of the year. Associates Financial Services of New Britain, although licensed on September 19, 1979, did not open for business until September 1980 because of construction delays.

During the year no licenses were granted and ten were surrendered for cancellation. In addition, as the result of a change in name, Security Pacific Finance Corporation of Connecticut was issued nine licenses upon the surrender of nine existing licenses in the name of American Finance Corporation.

The dollar amount of loans outstanding as of December 31, 1980 was $105,325,277, a decrease of 10.9% over December 31, 1979. The number of loans outstanding decreased 9.3% over the same period to 85,522 as of year-end.

A total of 52,070 loans were made during the year, of which 50,096 or 96.2% were unsecured, and 1,974 or 3.8% were secured by various forms of property. Of the total of 1,974 secured loans made, 802 or 40.6% were secured by real estate, 854 or 43.3% were secured by automobiles, and 318 or 16.1% were secured by miscellaneous property.

The 52,070 loans made during the year were distributed as to type of borrowers as follows: new borrowers 12,006 or 23.1%, former borrowers 6,515 or 12.5%, and present borrowers 33,549 or 64.4%. Loans to present borrowers totaled $55,586,768 and involved the refinancing of $35,385,069 of existing balances and the advancing of $20,201,699 in additional cash. See Tables Numbered 45 through 50.

As of December 31, 101 small loan licensees had secondary mortgage loan licensees operating on the same premises. These licensees had 4,068 secondary mortgage loans outstanding totaling $47,088,714 at year end. Similarly, affiliated sales finance company licensees are permitted to operate on the same premises as small loan licensees. Eighty-eight such licensees had 19,916 retail instalment contracts outstanding totaling $8,853,506 as of December 31.

The following additional "other business" authorizations were in effect as of December 31:

Sale of Money Orders	0
Leasing Personal Property	4
Insurance Premium Financing	5
Six Percent Single Payment Loans	1
Lending for Business and Commercial Purposes	5
Wholesale Floor Planning	1

Sales Finance Companies and Retail Instalment Sales Financing

Two types of sales finance company licenses are issued by the banking commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business and a regular license is issued to all others conducting the sales finance business. Licensees are examined for compliance with the Retail Instalment Sales Financing Act (Chapter 733 of the General Statutes) and the Truth in Lending Laws.

On December 31, 1980 there were 86 regular licenses and 88 limited licenses in effect. During the year, two new regular licenses were issued and eight were surrendered or not renewed. One regular license was transferred to a limited status. In addition to this transfer activity, one new limited license was issued and eight were returned for cancellation.

Debt Adjusters

Effective October 1, 1979, Public Act 79-160 prohibited all debt adjustment activities in Connecticut, except those performed by a bona fide nonprofit organization licensed by the banking commissioner to do so. As of the

effective date of the act, only one organization was known to be offering such a service — Credit Counseling Service of Connecticut, Inc. A license was issued to this organization on October 2, 1979 and it has remained active since. On February 1, 1981 it relocated to 36 Woodland Street, Hartford.

Consumer Collection Agencies

As of December 31, 1980 there were 149 consumer collection agencies licensed. During the year, twenty-three new licenses were issued and nine existing licensees failed to renew or voluntarily surrendered their licenses.

Secondary Mortgage Loan Licensees

Effective October 1, 1978, Public Act 78-216 authorized the banking commissioner to distinguish between secondary mortgage loan licensees who actually grant such loans as a creditor and those who simply arrange loans to be granted by others. Licenses issued to the latter are designated "broker only." As of year end, 393 secondary mortgage loan licenses were outstanding, of which 117 were designated "broker only." Of the remaining 276 licensees, 101 were licensed to operate on the same premises as small loan licensees.

Legislation

The 1980 session of the General Assembly passed several bills having an impact on consumer credit. They are as follows:

P. A. 80-45 — An Act Concerning Charges on Loan Amounts Under the Small Loan Law

Increases from $300 to $600 the amount on which $17 per $100 per year may be charged for loans not exceeding $1800 and for all loans which are unsecured.

P. A. 80-67 — An Act Concerning the Regulation of Second Mortgage Lenders

Strengthens the commissioner's enforcement powers; limits prepayment penalties to 5% of the amount prepaid; prohibits prepayment penalties more than three years after the date of the loan; imposes certain requirements on the lender for release of a second mortgage.

P. A. 80-69 — An Act Concerning the Finance Charge on Open End Credit Plans and Default Charges on Retail Instalment Contracts and Instalment Loan Contracts

Increases from 1% to 1¼% per month the maximum finance charge on open end credit plans for balances in excess of $250. Increases the maximum late charge on retail instalment contracts and instalment loan contracts from $5 to $10.

P. A. 80-116 — An Act Concerning the Maximum Finance Charge on the Retail Sale of Motor Vehicles

(1) Increases the maximum annual percentage rate for the retail instalment sales financing of new motor vehicles from 12¾% to 16% until January 1, 1982.

(2) Leaves intact the existing maximum rate (16¼%) on used motor vehicles up to two years old.

(3) Sets a maximum annual percentage rate of 21½% for the financing of all used cars in excess of two years old and eliminates the previous maximums for used cars in excess of four years old.

SECURITIES AND BUSINESS INVESTMENT DIVISION

The Securities and Business Investment Division, (formerly the Securities Section) is responsible for the following areas subject to the general supervision of the Banking Commissioner: (1) The registration of Tender Offers and the registration of Securities and Business Opportunity programs for sale in Connecticut; (2) Broker-Dealer and Investment Adviser registrations; (3) Routine examinations of Broker-Dealer and Investment Adviser registrants; and (4) Enforcement of the Tender Offer, Securities and Business Opportunity laws.

As of year-end 1980, the division was comprised of an acting director (who also serves as the Commissioner's executive assistant and counsel), a director of enforcement, nine examiners, and nine staff assistants.

During 1980, the Commissioner undertook a reorganization of the division resulting partially from the passing away of a former director of the division, John F. Healey, in late 1979, and partially to streamline and improve the division's procedures and effectiveness. As a result a new position was created for an assistant director. As of the year-end 1980, recruitment to fill the vacant director position and the newly created assistant director position was underway by the Banking Department in conjunction with the Personnel Division of the Department of Administrative Services.

Activities

Jurisdiction of the Banking Commissioner over the Tender Offer, Securities and Business Opportunity laws emanates from Chapters 661a, 662 and 662a of the General Statutes, respectively.

In 1980 the Connecticut Tender Offer Act underwent serious constitutional challenge in the United States District Court for the District of Connecticut. In December the Hon. Judge Emmet T. Clarie found certain sections of the Connecticut Tender Offer Act to be in conflict with federal law and hence, in certain respects unconstitutional. Remedial legislation is proposed for the 1981 session of the General Assembly. Only one tender offer was registered in 1980. (See Table No. 55).

In connection with the securities and business opportunity laws, as of the year-end 1980, 14,361 persons were registered to engage in selling securities and to offer advice and management services regarding investments in securities. This represents a 14.4% increase over the number of registrants in 1979. More than 63.5% of those registered were engaged in the general brokerage business. (See Tables Numbered 51, 52, 52a and 53).

During 1980, 68 routine broker-dealer and 52 investment adviser examinations were undertaken, a decrease of 31 in the former and an increase of 7 in the latter categories.

In 1980, 1,632 registration statements required of issuers of securities prior to their sale in Connecticut were received, 464 more than in 1979. Nineteen

registrations by sellers of business opportunity programs were received, an increase of 9 over the previous year. (See Table No. 55).

During 1980, 157 securities investigations and 41 business opportunity investigations were initiated, representing an increase of 47 in the former and a decrease of 14 in the latter. Four orders to cease and desist were issued in the securities area and 8 were issued in the area of business opportunities. Five securities matters were referred for criminal action. (See Table No. 56). Of all the investigations opened, most were resolved on the administrative level prior to their closure. Many of such administrative resolutions took the form of requiring those believed to be violating the law to offer rescissions to investors, to submit affidavits that no business would be conducted in Connecticut until properly registered or exempt from registration under the securities or business opportunities laws, to enter into consent agreements, or a combination of the foregoing.

In 1980 Counsel to the Banking Commissioner issued 774 interpretative opinions and exemption acknowledgements in the area of securities and 80 in the area of business opportunities. (See Table No. 57).

Legislation

In 1980 Chapter 662 and 662a of the General Statutes, the Connecticut Uniform Securities Act and the Connecticut Business Opportunity Investment Act, were amended by Public Acts 80-88 and 80-262 respectively. Public Act 80-88, which became effective May 1, 1980, made certain technical changes to the Connecticut Uniform Securities Act and clarified the applicability of certain provisions of the law to the sale of securities and to the definition of an "investment adviser". Public Act 80-262 took effect on May 16, 1980. It made certain technical changes to the existing law, and while broadening the scope of the disclosure requirements, brought the disclosure requirements of the Business Opportunity Investment Act into closer conformity with federal law, in particular with the Federal Trade Commission's Rule on Franchise and Business Opportunity Ventures.

Administrative Division

Administration of the Banking Department is the responsibility of the Commissioner, assisted by the Deputy Commissioner and a staff which was comprised of fifteen persons as of December 31, 1980.

The Administrative Division establishes policy for all departmental functions, provides supervision and control over examination procedures and techniques, analyzes and interprets economic trends, and evaluates legislation as it affects the industry and the public. By statute, the Commissioner serves on the Connecticut Housing Finance Authority and the Teachers' Retirement Board.

Research

Mortgage loan data submitted by lenders is compiled annually and a report is prepared which analyzes and summarizes this data by geographical location. The raw data is stored on machine-readable magnetic tape and is

accessible on demand. Hard copies of the data are available to interested parties. During the past year copies of this data have been supplied to public interest groups, local planning agencies, and financial institutions.

Public Outreach

The Banking Department continues to assist financial institutions and the public in understanding and complying with new federal and state laws relating to the banking industry and the various communities which it serves. Representatives of the Banking Department have given freely of their time to address groups throughout the state and to represent the Department at regional meetings. In addition, Department personnel have participated in conferences, workshops and panel discussions and have provided testimony and resource information to federal and state legislators, addressing many new issues of concern to consumers and the industry alike.

Dealing with consumer complaints continues to be a high priority for the Banking Department. Consumers' Credit problems relating to banks, retailers and collection agencies comprise the majority of complaints which are brought to the Department. Each division responds to requests for information and provides follow-up investigative services when required. Allegations of discriminatory lending practices are also investigated. Recent legislation regarding residential rent security deposits add to the Department's investigative and enforcement responsibilities; during 1980, 200 complaints against landlords were filed with this agency.

The Economics Unit has continued to conduct the consumer interest rate survey six times a year. Rate data on four types of consumer loans, including mortgage loans, are compiled and summarized in a report for distribution to the public. This report provides consumers with useful information to encourage and better enable them to shop for the best loan rate offered by competing financial institutions.

Educational and Training Opportunities

Upgrading and improving skills continue to be a high priority in the Department. An internal training program, including a period of supervised field work preliminary to regular assignment, exists for new examiners. This program is an ongoing process; it includes full utilization of industry-related agency schools and graduate programs for advanced examiners. All divisions participate in educational programs, and staff members at all levels are encouraged to take advantage of educational opportunities.

An Examiners' Seminar is scheduled annually for Banking Department personnel. Speakers and panels of experts are invited to address topics of current interest to examiners, and to respond to questions. Changes in legislation are presented in order to keep examiners current with new developments.

Equal Employment Opportunity and Affirmative Action

The commitment of the Department to equal employment opportunity and affirmative action continues to impact the personnel profile, not only in new hires, but in development programs designed to upgrade present staff. During

1980, sixteen permanent positions were filled by new hires in the Department, which included three males and thirteen females. Two black males and four black females are included in this group. Additionally, of the six summer and part-time workers hired, two were female and three were black. All relevant experience and training, including volunteer experience is considered in determining qualifications of applicants for employment. Connecticut Careers Trainee positions have been utilized to bring minority and female candidates into the Department. Special recruitment efforts are employed for every opening. Progress toward affirmative action goals in 1980 is indicated by the hiring and upgrading of female and black employees to professional and para-professional levels.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1980, were as follows:

RECEIPTS

Examinations of banks, etc., assessed in accordance with Section 36-12a as amended	$1,952,370
Other license and examination fees	459,629
Registration, filing, and transfer fees from security brokers, etc.	112,060
Registration of securities	279,800
Branch merger, new bank and holding company application fees	46,000
Sales and miscellaneous receipts	6,502
Total Receipts	$2,856,361

EXPENDITURES

Personnel services	$2,162,986
Fringe benefits and indirect costs	707,835
Travel expenses, including motor vehicles rentals and repairs	218,416
Other expenses	130,078
Total Expenditures	$3,219,315
Increase (Decrease) in Banking Fund Balance	(362,954)
Total	$2,856,361

Respectfully submitted,

David H. Neiditz

David H. Neiditz
Commissioner

STATE BANKS AND TRUST COMPANIES

Directory and Statistics

Italicized type indicates Chief Executive Officer

AMITY BANK CORP., WOODBRIDGE
Incorporated 1964

EXECUTIVE OFFICERS—*President, Edward J. Cooney;* Vice President and Treasurer, Edward J. Maloney, Jr.; Secretary, Myron Blumenthal.

DIRECTORS—Myron Blumenthal, Edward J. Cooney, Robert G. Grodd, James J. Healy, Robert A. Katz, Leonard J. Massello, Pascale Musto, Saul M. Ripps, Robert A. Slavitt, Arthur W. Sorensen, Jr., Stephen Whalen.

BANK OF NEW HAVEN
Incorporated 1979

EXECUTIVE OFFICERS—Chairman, William J. Gardner; Secretary, Lawrence M. Liebman; *President, Joseph V. Ciaburri;* Executive Vice President, John D. Greco; Senior Vice President, Neil M. Beckwith; Senior Vice President, Stephen W. Mirabella; Vice President, Joseph A. Guardo.

DIRECTORS—Richard L. Ades, Martin R. Anastasio, Joseph V. Ciaburri, George M. Dermer, Thomas M. Donegan, Albert M. D'Onofrio, William J. Gardner, Victor B. Hallberg, Theodore F. Hogan, Jr., Lawrence M. Liebman, Anna Nowak, Dominic Perry, Vincent A. Romei, Stanley Scholsohn, Alexander R. Showe.

BANK OF TRUMBULL
Incorporated 1973

EXECUTIVE OFFICERS—Chairman and Treasurer, Thomas V. Kaskie; *President, A. Joseph Romano;* Senior Vice President, Donald L. Wood; Vice President, Robert J. Baptist.

DIRECTORS—Richard L. Aiello, Frank E. Blanco, Alexander N. Chernak, John M. Claydon, John R. Coutts, G. Louise Cronan, Myron P. Hardy, Thomas V. Kaskie, Howard J. Mattioli, A. Joseph Romano, Edward D. Segen, Donald J. Sherman, Harold Sobel, Gerard S. Spiegel.

CHARTER OAK BANK AND TRUST COMPANY, HARTFORD
Incorporated 1960

EXECUTIVE OFFICERS—*President, William E. Budds;* Senior Vice President, Roger F. Billings; Vice President and Treasurer, James J. Fox; Secretary, Salvatore F. Calio.

DIRECTORS—William E. Budds, Salvatore F. Calio, Angelo J. M. Giardini, Nicholas A. Lenge, A. John Macchi, Daniel Marshall, John E. O'Keefe, George A. Silvester, Thomas E. Worth.

CHESTER BANK
Incorporated 1914

EXECUTIVE OFFICERS—Chairman, Arnold H. Watrous; *President, Robert D. Mitchell;* Vice President, Stuart S. Joslyn; Secretary, Peter J. Tiezzi, Jr.; Treasurer, Sisto D. Radicchi.

DIRECTORS—Harry R. Archambault, Hamilton C. Bates, Jr., Merritt M. Comstock, Harold C. Jones, Stuart S. Joslyn, Barbara Kingsford, W. Michael McCulley, Robert D. Mitchell, Roycroft A. Monte, Sisto D. Radicchi, Robert W. Woodstock, Arnold H. Watrous, Daniel J. Zanardi, John H. Zanardi.

CITIZENS BANK AND TRUST COMPANY OF GLASTONBURY
Incorporated 1966

EXECUTIVE OFFICERS—*President, Robert F. McKinney;* Executive Vice President, Alex Webster; Vice President, Nicholas A. Konan, Jr.; Vice President, Robert A. Phelon; Vice President, Randy Stewart.

DIRECTORS—Francis B. Barnett, Jr., James D. Brown, Lester L. Egan, Thomas J. Flanagan, William B. Glotzer, Robert J. Hale, Jay W. Jackson, Francis V. Manion, Edward F. McCabe, Robert F. McKinney, William L. Monaco, Charles F. Monzeglio, Jr., E. E. Novey, Jr., James D. O'Connor, Stephen F. Ruff.

CITYTRUST, BRIDGEPORT
Incorporated 1849

EXECUTIVE OFFICERS—*Chairman and President, George F. Taylor;* Vice Chairman, E. Cortright Phillips; Executive Vice President, Hoyt O. Perry, Jr.; Executive Vice President, Jonathan O. Topham; Executive Vice President, Reid C. Spencer; Senior Vice President, Michael G. Carew; Senior Vice President and Treasurer, Peter B. Salsbury; Senior Vice President, Stephen P. Boyle; Senior Vice President, Robert F. Cahill; Senior Vice President, Lawrence J. Bues; Senior Vice President, Peter G. Dahl; Senior Vice President, Peter W. Floeckher; Senior Vice President, Richard F. Meade; Senior Vice President, G. Thomas Lumpkin; Senior Vice President, Murray H. Morse; Senior Vice President, Kenneth M. Park; Vice President, William A. Leete; Vice President, Richard Tinker; Vice President, Martha K. Wenz; Secretary, Frank W. Estes.

DIRECTORS—Robert C. Baldwin, Walter Baum, Philip H. Burdett, Cameron Clark, Jr., Robert W. Dixon, Harland Griswold, William A. Haist, Jr., Marion S. Kellogg, Hubert T. Mandeville, William R. Moody, Hoyt O. Perry, Jr., E. Cortright Phillips, Norman Schaff, Jr., Charles E. Spencer, Alexander L. Stott, George F. Taylor, Ernest C. Trefz.

COLONIAL BANK, WATERBURY
Incorporated 1854

EXECUTIVE OFFICERS—*Chairman, Francis M. White;* President, George Ehrhardt, Jr.; Corporate Vice President, Joseph Carlson, II; Corporate Vice President, N. Alexander MacColl, Jr.; Corporate Vice President, Louis H. Ulizio, Jr.; Senior Vice President and Controller, Edmund J. Behan; Senior Vice President, Robert J. Chamberlin; Senior Vice President and Treasurer, Timothy J. O'Grady; Secretary, Richard A. Glassman.

DIRECTORS—Alan P. Bailey, Thomas F. Brennan, William J. Buckley, Orton P. Camp, Jr., John R. Caruso, Norman Cohen, Peter H. Comstock, John Coolidge, George Ehrhardt, Jr., Lloyd W. Elston, Geoffrey Etherington, II, I. Martin Fierberg, Joseph P. Flannery, Robert N. Giaimo, George A. Goss, Jr., John C. Helies, Frederick O. Hoerle, W. Miller Hurley, Sister Margaret Rosita Kenny, Irving B. Korman, Conrad J. Kronholm, Jr., Vincent B. Largay, Leonard F. Leganza, Alvin Lukash, Robert Mailhouse, Clarence C. Manley, Edwin H. May, Jr., Alan J. McBean, Edward J. McMahon, L. Lawton Miner, Lance R. Odden, Walter H. O'Halloran, Francis J. Oneglia, G. Bradford Palmer, Jr., William J. Pape, II, William F. Partridge, John J. Redden, Harry F. Rice, Jr., David C. Robinson, John C. Robinson, William J. Ryan, Michael G. Sendzimir, Louis M. Solomon, Milton Sorokin, Robert F. Weltzien, Francis M. White.

COMMUNITY BANKING COMPANY, NORTH BRANFORD
Incorporated 1962

EXECUTIVE OFFICERS—*President, David D. Nauss;* Executive Vice President and Corporate Secretary, A. James Correale; Treasurer and Comptroller, Raymond G. Link, III; Senior Vice President, Michael J. Iaccarino; Vice President, Bruce J. White; Vice President, Ralph A. Proto; Vice President, Stephen A. Holthausen.

DIRECTORS—Gerald R. Bugg, Frank J. Carr, A. James Correale, Joseph D. DiSesa, Leroy C. Doane, Jr., Robert L. Doane, George M. Eames, III, Earle E. Jacobs, Jr., David L. Joslow, John R. Knox, Richard W. LaMay, Gary W. Mislick, Walter E. Mislick, David D. Nauss, Richard T. O'Connell, Charles B. Risko, Carlos M. Stevens, Ogden W. Sutro, Stillman A. Swan, Jr., Harold W. Thistle.

CONNECTICUT BANK AND TRUST COMPANY, HARTFORD
Incorporated 1792

EXECUTIVE OFFICERS—*Chairman, Walter J. Connolly, Jr.;* Chairman of the Executive Committee, Roger M. Keefe; President, Gordon I. Ulmer; Vice Chairman, James F. McNally; Executive Vice President, Jose M. Calhoun; Secretary and General Counsel, Edward Lane-Reticker; Executive Vice President, John E. Laverty; Executive Vice President, David B. Payne; Executive Vice President, Seymour M. Smith.

DIRECTORS—Frederick G. Adams, Wallace Barnes, Edward B. Bates, David L. Coffin, Robert L. Cole, Walter J. Connolly, Jr., Hershner Cross, William B. Ellis, James F. English, Jr., Carl N. Hansen, Lionel S. Jackson, Robert T. Jackson, Roger M. Keefe, Barbara B. Kennelly, John B. Love, James F. McNally, Bernard W. Schiro, Herbert P. Schoen, Michael Suisman, Gordon I. Ulmer, Hicks B. Waldron, Stuart D. Watson, Robert H. Willis.

CONNECTICUT WOMEN'S BANK, GREENWICH
Incorporated 1974

EXECUTIVE OFFICERS—*President, Thomas C. Nachod;* Vice President and Treasurer, Ralph A. Vittorio, Jr.; Vice-President, Anthony J. Cedrone.

DIRECTORS—Harlan E. Anderson, Sheila Arnaboldi, Charlotte Rush Brown, Michael A. Buzzeo, Richard E. Deutsch, Val E. Fiorita, Patricia C. Isbrandtsen, Mary-Elizabeth Jacques, James A. Linen, Sheila W. Lummis, Arthur Lutz, Arthur Marciano, Genaro Porricelli, Lester H. Sharlach, Ruth L. Sims, Phyllis Sinrich, Valerie L. Sodano, Lois Sontag.

FIDELITY TRUST COMPANY, STAMFORD
Incorporated 1902

EXECUTIVE OFFICERS—*Chairman, Walter Thayer;* President, David V. Andrews; Executive Vice President and Secretary, Augustine C. Troy; Senior Vice President and Treasurer, Richard E. Smith, Jr.

DIRECTORS—Fred T. Allen, David V. Andrews, Robert A. Beer, Richard L. Brinckerhoff, T. Ward Cleary, John J. Cloonan, Kingsley Gillespie, Merle L. Lockwood, William Pitt, Lois PonteBriant, Norman I. Schafler, Walter Thayer.

FIRST BANK, NEW HAVEN
Incorporated 1792

EXECUTIVE OFFICERS—*President, F. Patrick McFadden, Jr.;* Executive Vice President, Thomas J. Cahill, Jr.; Secretary, Virginia P. Marches; Senior Vice President, Michael S. George; Senior Vice President, Donald W. Grigley; Senior Vice President, Jasper J. Jaser; Senior Vice President, Carl W. Lindskog; Senior Vice President, Francis A. Merola; Senior Vice President, F. Perry Wilson, Jr.

DIRECTORS—Dudley F. Blanchard, Guido Calabresi, Albert F. Clear, F. Francis D'Addario, Phillip T. Davidson, John E. English, Roger M. Freedman, James H. Gilbert, Gary R. Ginsberg, Betsy Henley-Cohn, Thomas Hooker, James B. Hurlock, Frank Kenna, James C. Lamberti, Robert E. Lapides, Frederick J. Mancheski, John E. McConnaughy, Jr., F. Patrick McFadden, Jr., Walter H. Monteith, Jr., Peter P. Nitze, C. Newton Schenck, III, Helmuth W. Schultze, Cornell Scott, John T. Thompson, Stanley S. Trotman, G. Harold Welch, Jr., Walter L. Wise, Jr.

FIRST STAMFORD BANK AND TRUST COMPANY
Incorporated 1971

EXECUTIVE OFFICERS—*President, Norman H. Reader;* Senior Vice President and Comptroller, Carl M. Harris; Senior Vice President, Walter J. Jakubek; Senior Vice President, Vincent H. McKenna; Vice President, Louis V. Cappiello; Vice President, Thomas H. Williams; Vice President, Gerald B. Wright.

DIRECTORS—Edward Backer, Sidney Cohen, Leo P. Gallagher, Jr., Saul Kwartin, Lucio F. Lionetti, Jeremiah McLellan, John S. Poczabut, Patrick M. Raffaele, Norman H. Reader, Carmine Salvatore, Monroe U. Sarezky, J. Kenneth Shepard, Joseph P. Zone.

GLASTONBURY BANK AND TRUST COMPANY
Incorporated 1919

EXECUTIVE OFFICERS—*President, John H. Hamby, Jr.;* Senior Vice President, James Uccello; Vice President and Treasurer, Allen L. Nielsen; Vice President, James A. Phillips; Vice President, Charles U. Sullivan; Vice President, E. Gary Hance; Secretary, Harvey A. Katz.

DIRECTORS—William G. Affleck, Loren J. Andreo, Ronald E. Bourbeau, Helen B. Gay, John H. Hamby, Jr., Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Carl E. Larson, Jr., Louis P. Longo, Henry Saglio, Edward J. Sharr.

HOME BANK AND TRUST COMPANY, MERIDEN
Incorporated 1854

EXECUTIVE OFFICERS—*President and Treasurer, Raymond N. Kellogg;* Executive Vice President and Secretary, Raymond N. Lyons; Comptroller, Helen T. Correale.

DIRECTORS—Frank R. Ball, Paul B. Baron, Frank E. Davella, A. Gordon Davis, Jr., Philip H. Hall, Barbara Harper, Raymond N. Kellogg, Raymond N. Lyons, Robert M. Luby, Frank J. Nastri, Michael Stone, Carter H. White, Carlton H. Winslow.

HOUSATONIC BANK AND TRUST COMPANY, ANSONIA
Incorporated 1975

EXECUTIVE OFFICERS—Chairman, Joel M. Young; Vice Chairman, David A. Einbinder; *President, Jay C. Myers;* Vice President and Treasurer, Janet H. Kapitan; Vice President, Henry Sawicki; Secretary, E. James Uberti.

DIRECTORS—Arnold J. Alderman, Gerald J. Bogen, Newton D. Brenner, Barbara S. Dybas, David A. Einbinder, Saturno P. Francini, Guy J. Greco, Charles J. Greene, Henry F. Healey, Jr., Sidney H. Joseph, Eugene D. Micci, Jay C. Myers, Lawrence A. Pirritino, Frank Rapp, E. James Uberti, Peter J. Vartelas, Joel M. Young.

JEWETT CITY TRUST COMPANY
Incorporated 1921

EXECUTIVE OFFICERS—*President, Chester L. Dudkowski;* Treasurer, Leonard T. Stavrou.

DIRECTORS—Raymond Anderson, William Demicco, Chester L. Dudkowski, Stephen Jaskiewicz, John C. Lucey, Donald Ouillette, Hermon B. Tripp, Jerome Zuckerbraun.

LAFAYETTE BANK AND TRUST COMPANY, BRIDGEPORT
Incorporated 1964

EXECUTIVE OFFICERS—*President, Peter Stassa, Jr.;* Senior Vice President, Wesley A. Radcliffe; Senior Vice President, Jerome J. Whalen; Senior Vice President, Michael J. Zinkiewicz; Vice President, James M. Campbell; Vice President, Kenneth H. Gardner; Vice President, Martin Moomjian; Vice President, Thomas J. Prall, Jr.; Secretary, Kenneth F. Zarrilli; Treasurer, Lawrence B. Schwartz.

DIRECTORS—Louis I. Gladstone, Alfred Goldreyer, Donald W. Harrison, Roderick C. McNeil, III, Leonard R. Meyers, William L. Rudkin, Dr. Robert D. Russo, James P. Schwartz, Lawrence B. Schwartz, Peter Stassa, Jr., Henry S. Stern, Kenneth F. Zarrilli.

MANCHESTER STATE BANK
Incorporated 1970

EXECUTIVE OFFICERS—*President and Treasurer, Nathan G. Agostinelli;* Executive Vice President, Joseph Schauster; Vice President, Richard R. Lauzier; Vice President, Stanley J. Jarvis; Secretary, Ronald Jacobs.

DIRECTORS—Paul J. Aceto, Nathan G. Agostinelli, Andrew Ansaldi, Jr., Stephen J. Cavagnaro, Richard Cobb, Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski, Samuel D. Pierson, Joseph Schauster, John F. Tierney, Edward J. Tomkiel.

MATTATUCK BANK AND TRUST COMPANY, WATERBURY
Incorporated 1971

EXECUTIVE OFFICERS—*Chairman and President, R. Willard Hogg;* Executive Vice President and Corporate Secretary, Robert E. Maloney; Senior Vice President, Daniel P. Kodz; Senior Vice President, Waldo W. Robison; Vice President, George R. Angrave; Vice President, John J. Carosella, Jr.; Vice President, Paul G. Chipko; Vice President, Richard A. de Capua; Vice President, Nancy J. Ellsworth; Vice President, Samuel J. Ferraro; Vice President, Melinda A. Halperin; Vice President, Paul Kolok, Jr.

DIRECTORS—Edmond C. Bowen, Edmund T. Crowe, Daniel D'Angelo, Benjamin M. DeAngelis, R. Willard Hogg, Edward J. Madden, Robert E. Maloney, Frederic E. Mascolo, J. Clayton Ney, Grace Post, Joseph Renzoni, Campbell Singleton, Michael Stolfi, Douglas Thomson, H. John Weisman.

MERCHANTS BANK AND TRUST COMPANY, NORWALK
Incorporated 1917

EXECUTIVE OFFICERS—*President, J. Robert Newman;* Senior Vice President and Secretary, Larry L. Bentley; Senior Vice President and Treasurer, Daniel M. Gewant; Senior Vice President, A. Peter Lomaglio; Senior Vice President, John H. Jevne; Controller, Salvatore B. Gambino.

DIRECTORS—Larry L. Bentley, Bernard Breeman, Robert J. Callahan, Maurice E. Devine, Richard C. Farley, Russell Frost, III, John J. Gardella, Henry A. Iffland, Steward J. Leonard, J. Robert Newman, Thomas F. O'Connor, Edwin Safir, Edward J. Tracey, Stephen B. Weitz.

MERIDEN TRUST AND SAFE DEPOSIT COMPANY
Incorporated 1889

EXECUTIVE OFFICERS—*President and Treasurer, Frederick K. Calkins;* Vice President, William C. Kilroy; Vice President and Secretary, O. Clarence Hugo.

DIRECTORS—Frederick K. Calkins, Robert G. Church, Robert A. Houde, Howard E. Houston, O. Clarence Hugo, William C. Kilroy, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, F. Paul Scalzi.

NEW BRITAIN BANK AND TRUST COMPANY
Incorporated 1907

EXECUTIVE OFFICERS—*Chairman, David J. Kelso;* President, Andrew A. DelGrego; Senior Vice President, Donald F. Kanoff; Vice President and Secretary, James G. Pollard; Vice President and Treasurer, Warren C. Nyborg; Vice President, Robert C. Jameson; Vice President, Donald D. Barton.

DIRECTORS—William E. Attwood, John T. Burke, Albert F. Clear, Anthony A. Cooper, Phillip T. Davidson, Andrew A. DelGrego, Garth W. Edwards, Joseph D. Filomeno, J. Noxon Howard, F. Don James, David J. Kelso, William T. Livingston, F. Patrick McFadden, Jr., Edward J. Okay, John Perakos, Eliot H. Porter, II, Adam J. Rathgeber, Hugh Rowland, Arthur J. Van Vleet, Vaughn E. West.

NEW CANAAN BANK AND TRUST COMPANY
Incorporated 1974

EXECUTIVE OFFICERS—*President, Richard A. Winfield;* Vice President, Alexander Turovetz; Secretary, Lillian L. Ready.

DIRECTORS—Richard L. Ahern, Emil F. Aysseh, Paul D. Griffin, Michael D. Hobbs, Daniel S. Jones, Robert E. Mallozzi, Jr., Robert E. Nielsen, Frances Frost Overlock, John R. Pfeffer, John W. Pickering, Jr., Joseph J. Rucci, Jr., Peter M. Santella, T. Brock Saxe, Robert C. Sigg, Marguerite L. Stinchfield, Richard A. Winfield.

NEW ENGLAND BANK AND TRUST COMPANY, ENFIELD
Incorporated 1971

EXECUTIVE OFFICERS—*President, William Summers;* Vice President and Treasurer, John P. Beiletti.

DIRECTORS—Tadeus J. Buczkowski, Carmen F. Calbi, Jr., George A. Colli, Jr., Arne H. Dalene, Dominic J. Ferraina, Hurlburt H. Frew, Robert L. Keeney, Jr., James S. Peters, Leonard J. Sadosky, Thomas R. Smyth, William Summers, Edward J. Szewczyk, John A. Trappe, Henry Turbak, John J. Whiteley.

NEW MILFORD BANK AND TRUST COMPANY
Incorporated 1975

EXECUTIVE OFFICERS—*President, Donald H. Broderick;* Vice President, Daniel W. Kelly, Jr.; Treasurer, John F. Foley.

DIRECTORS—Norman Flayderman, Lawrence Greenhaus, Ruth Henderson, Paul Hulton, Victor Lautier, Robert W. X. Martin, Norbert E. Mitchell, Sr., Henry Perlowsky, Frederick P. Planz, Walter G. Southworth, Jack Straub.

NORTH AMERICAN BANK AND TRUST COMPANY, STRATFORD
Incorporated 1973

EXECUTIVE OFFICERS—*President, Sheldon L. Pollock;* Executive Vice President, Morris Eisenberg; Senior Vice President, Frederick W. Walker, III; Vice President, Kenneth G. Brennan.

DIRECTORS—George F. Enhorning, Leon G. Farr, Alfred Gallucci, John T. Garthwait, Maurice Janazzo, E. John Manca, Alfred Marulli, I. Sidney Milwe, Irving Morris, Manuel Nunes, Donald Rinaldi, William J. Sullivan, T. Eric Walshe, Nelson Zackin.

NORWICH STATE BANK AND TRUST COMPANY
Incorporated 1972

EXECUTIVE OFFICERS—Chairman, Ellis V. Disch; *President, David M. Nolan;* Vice President and Treasurer, Joseph R. Silvestri.

DIRECTORS—Larry Coletti, Ellis V. Disch, Herbert W. B. Farr, Joseph H. Goldberg, Martin Gottesdiener, Walter Navick, Walter H. Nelson, Jr., David M. Nolan, Nicholas T. Phillips, James Sullivan, Paul M. Vasington, Joseph Wojciechowski.

PUTNAM TRUST COMPANY, GREENWICH
Incorporated 1914

EXECUTIVE OFFICERS—*Chairman, Frank J. Coyle;* President, Donald R. Blair; Senior Vice President, George F. Chelwick; Senior Vice President, Donald R. Cowles; Senior Vice President and Treasurer, William Engborg; Senior Vice President and Controller, John H. Kuck; Vice President and Secretary, John T. Gallagher.

DIRECTORS—Donald R. Blair, Frank J. Coyle, Gordon W. Fawcett, Lloyd Fidao, Carl C. Francis, G. Keith Funston, William S. Gray, Jr., William S. Hirschberg, Whitman Hobbs, F. Joseph Holleran, Harold J. Hudson, Jr., J. Howard Laeri, Frank Y. Larkin, Albert H. Leader, Emil Mosbacher, Jr., Blake T. Newton, Jr., Vincent F. Ostrom, Frank Pace, Jr., Gordon W. Reed, Arthur J. Santry, Jr., Howard P. Serrell, Richard R. Shinn, Edwin Thorne, Joan M. Warburg, Clark M. Whittemore, Jr.

SALISBURY BANK AND TRUST COMPANY, LAKEVILLE
Incorporated 1874

EXECUTIVE OFFICERS—*President, John E. Rogers;* Vice President and Treasurer, Robert T. Cunningham.

DIRECTORS—Albert Borden, Alfred E. Brewer, Robert T. Cunningham, A. Mitchell Finlay, Dolan P. Garrity, John E. Rogers, John A. Segalla, Thomas R. Wagner, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

SECURITY BANK AND TRUST, BLOOMFIELD
Incorporated 1972

EXECUTIVE OFFICERS—*President, Joseph A. Gozzo;* Vice President, Leonard T. Anctil; Vice President, Brian D. Porch; Vice President and Treasurer, Thomas R. Jezouit.

DIRECTORS—William J. Brown, Morris Budkofsky, Donald Cagenello, Justin J. Donnelly, Sr., Joseph A. Gozzo, John W. Leavitt, Marvin S. Loewith, Stanley A. Macbeth, Alvin R. MacDonald, Dominic Marandino, Philip Rubin, Daniel J. Sayadoff, Sr., L. Paul Sullivan, John Vasquez.

SEYMOUR TRUST COMPANY
Incorporated 1905

EXECUTIVE OFFICERS—*Chairman, Earl B. Boies;* President, Robert H. Foster; Vice President and Secretary, John K. Hummel.

DIRECTORS—Earl B. Boies, Joseph E. Bilanin, Henry T. Chatfield, Robert H. Foster, William F. Foster, John B. Hill, James C. Hummel, James K. Klarides, Richard L. Wanner, Samuel C. Wheeler.

SIMSBURY BANK AND TRUST COMPANY
Incorporated 1916

EXECUTIVE OFFICERS—*President, Thornton B. Morris;* Senior Vice President and Secretary, Lincoln S. Young; Vice President, Edwin A. Martin; Treasurer, Bertram A. Johnson.

DIRECTORS—Dominic P. Bogino, Virginia S. Connolly, Robert E. Darling, Jr., John E. Ellsworth, Robert K. Milkey, Harvey G. Moger, Charles T. Moore, Thornton B. Morris, James J. Preble, Robert W. Sanford, C. Edwin Skoglund, Oliver W. Thompson, Robert W. Tuller, Richard D. Wagner.

SOUTH WINDSOR BANK AND TRUST COMPANY
Incorporated 1963

EXECUTIVE OFFICERS—*President, Paul R. Longchamps;* Vice President and Treasurer, Donald R. Page; Secretary, John T. Kearney.

DIRECTORS—Thomas M. Burgess, James T. Farrell, Samuel Gordon, John T. Kearney, Edward R. Kuehn, Paul R. Longchamps, Enoch W. Pelton, Anthony F. Rempe, Jr., Charles B. Shepard, Jean E. Shepard, III.

SOUTHINGTON BANK AND TRUST COMPANY
Incorporated 1916

EXECUTIVE OFFICERS—Chairman, George E. Nelson; *President, Michael A. Cassella;* Vice President and Treasurer, Gary W. Hudson; Vice President, Joseph T. Grecki, Jr.; Vice President, Robert H. Dossin; Secretary, Raymond A. Schmidt.

DIRECTORS—Norbert H. Beauchemin, Michael A. Cassella, John E. Cockayne, William J. Delahunty, Frederick Dickerman, John J. Dunham, Stephen K. Elliott, Charles F. Gibbs, Robert E. Holm, Harold E. Kayne, Earl J. Kurtz, Jr., George E. Nelson, L. Richard Nixon, Mitchell J. Porydzy, Frank V. Potrepka, Wesley B. Scott, James J. Simone, Jr., Russell F. Stone, Douglas G. Topshe.

TERRYVILLE TRUST COMPANY
Incorporated 1929

EXECUTIVE OFFICERS—*President, Paul W. Finan;* Vice President, Robert Festa; Vice President and Treasurer, Robert G. Stanulis; Secretary, Arthur B. Hamm.

DIRECTORS—Robert Festa, Paul W. Finan, Richard D. Gilland, Arthur B. Hamm, William R. Johnson, Steven Kowaleski, William Lyga, John J. Lyons, Patrick McFadden, Aaron Simon, Robert G. Stanulis, Victor Z. Szymanski.

UNION TRUST COMPANY, NEW HAVEN
Incorporated 1889

EXECUTIVE OFFICERS—*Chairman, Thomas F. Richardson;* President, Eric R. Hansen; Executive Vice President, David A. Tapley; Executive Vice President, Edward G. Williams; Senior Vice President and Treasurer, Peter V. Young; Vice President and Secretary, Ann P. Rutherford; Vice President and Comptroller, Edward F. Matula; Senior Vice President, Robert J. Bromfield; Senior Vice President, Yerbury G. Burnham; Senior Vice President, William J. H. Foster; Senior Vice President, Henry C. Heine; Senior Vice President, James Hughes; Senior Vice President, Leo G. Kleine; Senior Vice President, Frank J. Kugler, Jr.; Senior Vice President, Bruce R. Lively; Senior Vice President, William E. Moore; Senior Vice President, Robert A. Peck; Senior Vice President, George R. Reid; Senior Vice President, Warren T. Reuman; Vice President, Lorraine M. DeMino; Vice President, Lloyd T. Harrell; Vice President, George R. Kabureck.

DIRECTORS—Carl Bennett, D. Allan Bromley, Gino P. Giusti, J. Robert Gunther, Eric R. Hansen, Robert W. Harcke, John M. Henske, Robert E. Ix, O. Haydn Owens, Jr., Kenneth A. Randall, Thomas F. Richardson, Audrey M. Sargent, Theodore F. Talmage, Henry H. Townshend, Jr., Paul E. Waggoner, A. Porter Waterman, Howard R. Weckerley.

UNION TRUST COMPANY OF BRIDGEPORT
Incorporated 1972

EXECUTIVE OFFICERS—*Vice Chairman, David A. Tapley;* President, Robert G. Tetreault; Vice President, Victor T. Carson; Treasurer, Peter V. Young; Secretary, Ann P. Rutherford.

DIRECTORS—Steven Breiner, Yerbury G. Burnham, Geraldine Bennett Cambria, John J. Cox, John D. Hoeveler, Burton J. Jacobson, George E. Pipkin, James F. Shanley, Lloyd F. Taylor, David A. Tapley, Robert J. Testo, Robert G. Tetreault.

UNITED BANK & TRUST COMPANY, HARTFORD
Incorporated 1903

EXECUTIVE OFFICERS—*Chairman and President, James J. Preble;* Senior Vice President and Treasurer, James F. Murphy; Senior Vice President, Charles P. Britton, III; Senior Vice President, Albert Karam; Vice President and Controller, Anson C. Hall, Jr.; Senior Vice President and Secretary, Louis J. Pellino.

DIRECTORS—H. Meade Alcorn, Jr., Carlyle F. Barnes, Joseph B. Burns, Kevin V. Dowling, Frederick R. Downs, Jr., W. Bruce Huyghue, Lafayette Keeney, W. Lester Killen, Frederick C. Maynard, Jr., James F. Murphy, Elizabeth L. Pinner, James J. Preble, George B. Raymond, Wesley A. Songer, W. Page Wodell.

VALLEY BANK AND TRUST COMPANY, BRIDGEPORT
Incorporated 1973

EXECUTIVE OFFICERS—Chairman, James M. Breiner; *President, James Mas, Jr.;* Vice President, Frank M. Pinto; Comptroller, David Nyden; Treasurer, Jerome Goldman; Secretary, Allan J. Rosen.

DIRECTORS—James M. Breiner, William A. Brennan, Victor J. Castaldo, Fred M. Cecarelli, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Arnold Goodman, James Mas, Jr., Francis J. Mason, Joseph Morosko, Allan J. Rosen, S. George Santa, Dan Simonetti.

VILLAGE BANK AND TRUST CO. OF RIDGEFIELD
Incorporated 1973

EXECUTIVE OFFICERS—Chairman, Richard O. Carey; *President, Roger W. Robichaud;* Secretary, Romeo G. Petroni; Executive Vice President, Robert V. Macklin; Vice President, James R. Umbarger.

DIRECTORS—Enrico Addessi, Richard O. Carey, Herbert Chayes, Nicholas R. DiNapoli, Lewis J. Finch, Madeline Fitzgerald, Edward J. Hannafin, George Kaufman, Joseph L. Knapp, Romeo G. Petroni, Roger W. Robichaud; Robert Scala, Gino Torcellini.

WESTPORT BANK AND TRUST COMPANY
Incorporated 1913

EXECUTIVE OFFICERS—*Chairman, William E. Andersen;* President, Robert E. Murray; Executive Vice President and Treasurer, William J. Ragué.

DIRECTORS—William E. Andersen, George H. Damman, William L. Gault, Lester R. Giegerich, Robert M. Halloran, Charles W. Horsfall, Robert E. Murray, Michael A. Perrottelli, William J. Ragué, John Sherwood, Philip Silver.

WILLIMANTIC TRUST COMPANY
Incorporated 1910

EXECUTIVE OFFICERS—Chairman, Stanley J. Sumner; Vice Chairman, Leverett M. Grant; *President, Donald K. Hodgins;* Senior Vice President, Dana J. Gould; Vice President and Treasurer, Michael J. Hinchey; Vice President and Trust Officer, Charles C. Clark; Vice President, George J. Meehan; Vice President, John M. Korba, Jr.; Vice President, Paul A. Pepin; Secretary, Harry S. Gaucher, Jr.

DIRECTORS—George A. Baker, Jr., Alfred W. Brand, G. Rene Caron, Maurice Cohn, Richard S. Doran, Lester E. Foster, Edward V. Gant, Harry S. Gaucher, Jr., Leverett M. Grant, Otto R. Hain, Donald K. Hodgins, Milton P. Kozelka, Willard J. Stearns, Stanley J. Sumner, Basil T. Tsakonas, Albert E. Waugh.

WINDSOR BANK AND TRUST COMPANY
Incorporated 1980

EXECUTIVE OFFICERS—*President, Barry R. Loucks;* Vice President, Raymond G. Halsted; Vice President and Treasurer, Kazik L. Skoczylas.

DIRECTORS—Wilson M. Alford, Sr., John C. Carmon, John A. Coccomo, Lester R. Daddario, Russell A. Ferrigno, Max H. Furman, John H. King, Barry R. Loucks, John J. Narkiewicz, Benjamin Sasportas, Morton Shoham, Paul H. Wabrek, Walter R. Whelan, John R. Winalski.

Table No. 1
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES — DECEMBER 31, 1980 AND DECEMBER 31, 1979
(Amounts in thousands of dollars)

ASSETS	12-31-80	12-31-79	Increase (Decrease)	Percentage Change
Cash and due from depository institutions	$1,351,420	$1,190,353	$161,067	13.53%
U.S. Treasury securities	454,452	429,221	25,231	5.88
Obligations of other U.S. Government agencies and corporations	187,361	182,527	4,834	2.65
Obligations of States and political subdivisions in the United States	991,952	849,299	142,653	16.80
Other bonds, notes, and debentures	70,874	70,009	865	1.24
Federal Reserve stock and corporate stock	32,911	31,459	1,452	4.62
Trading account securities	6,068	9,992	(3,924)	(39.27)
Federal funds sold and securities purchased u/a to resell	385,700	221,738	163,962	73.94
Loans, Total (excluding unearned income)	[5,259,261]	[5,030,104]	[229,157]	4.56
Less: Allowance for possible loan losses	(52,051)	(48,586)	(3,465)	7.13
Loans, Net	5,207,210	4,981,518	225,692	4.53
Lease financing receivables	37,164	37,644	(480)	(1.28)
Bank premises, furniture and fixtures, and other assets	141,273	130,264	11,009	8.45
Real estate owned other than bank premises	13,542	8,939	4,603	51.49
Investments in unconsolidated subsidiaries and associated companies	67	69	(2)	(2.90)
Customers' liability to this bank on acceptances outstanding	28,140	42,085	(13,945)	(33.14)
Other assets	172,877	152,733	20,144	13.19
Total Assets	**9,081,011**	**8,337,850**	**743,161**	**8.91**
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	2,395,830	2,318,155	77,675	3.35
Time and savings deposits of individuals, partnerships, and corporations	4,190,275	3,704,442	485,833	13.11
Deposits of United States Government	28,743	20,552	8,191	39.86
Deposits of States and political subdivisions in the United States	486,839	553,790	(66,951)	(12.09)
Deposits of foreign governments and official institutions	3,822	.....	3,822	100.00+
Deposits of commercial banks	307,247	287,161	20,086	6.99
Certified and officers' checks	70,637	72,124	(1,487)	(2.06)
Total Deposits	**7,483,393**	**6,956,224**	**527,169**	**7.58**
Total demand deposits	2,792,014	2,767,606	24,408	.88
Total time and savings deposits	4,691,379	4,188,618	502,761	12.00
Federal funds purchased and securities sold u/a to repurchase	623,654	519,773	103,881	19.99
Interest-bearing demand notes (note balances) issued to the U.S. Treasury	140,722	128,370	12,352	9.62
Other liabilities for borrowed money	79,546	6,192	73,354	100.00+
Mortgage indebtedness and liability for capitalized leases	11,978	12,635	(657)	(5.20)
Bank's liability on acceptances executed and outstanding	28,142	41,774	(13,632)	(32.63)
Other liabilities	121,270	125,410	(4,140)	(3.30)
Total Liabilities (excluding subordinated notes and debentures)	**8,488,705**	**7,790,378**	**698,327**	**8.96**
Subordinated notes and debentures	14,917	16,263	(1,346)	(8.28)
EQUITY CAPITAL				
Common Stock	98,658	97,879	779	.80
Surplus	259,975	247,167	12,808	5.18
Undivided profits	216,127	183,416	32,711	17.83
Reserve for contingencies and other capital reserves	2,629	2,747	(118)	(4.30)
Total Equity Capital	577,389	531,209	46,180	8.69
Total Liabilities and Equity Capital	**$9,081,011**	**$8,337,850**	**$743,161**	**8.91%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1980
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury securities	Obligations of other U.S. Government agencies and corporations	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Federal Reserve stock and corporate stock
Amity Bank, Woodbridge	$2,113	$1,299	.....	$552	$1	$23
Bank of New Haven	2,176	2,109	$450	3,072	2,095	.....
Bank of Trumbull	3,818	293	100	4,564	.....	433
Charter Oak Bank and Trust Co., Hartford	3,776	4,758	1,001	2,694	472	179
Chester Bank	1,685	1,065	2,000	4,978	.....	682
Citizens Bank and Trust Co., Glastonbury	3,108	699	801	5,327	230	588
Citytrust, Bridgeport	49,275	28,093	24,547	75,274	2,486	.....
Colonial Bank, Waterbury	141,379	131,377	43,398	128,369	24,124	3,278
Community Banking Co., North Branford	7,730	2,841	1,300	5,042	100	1,014
Conn. Bank and Trust Co., Hartford	742,465	64,921	54,970	246,505	11,214	2,610
Connecticut Women's Bank, Greenwich	982	1,606	1,167	.....	.....	.....
Fidelity Trust Company, Stamford	9,982	8,653	500	17,743	385	.....
First Bank, New Haven	61,993	14,479	10,566	75,167	2,906	99
First Stamford Bank and Trust Company	3,988	8,983	250	1,512	40	.....
Glastonbury Bank and Trust Company	5,932	6,698	200	3,212	1,842	1,105
Home Bank and Trust Company, Meriden	8,941	9,313	2,402	7,265	65	755
Housatonic Bank and Trust Co., Ansonia	3,221	2,245	3,523	2,399	260	.....
Jewett City Trust Company	945	2,220	602	2,154	376	141
Lafayette Bank and Trust Co., Bridgeport	6,476	1,103	300	20,108	6,952	1,003
Manchester State Bank	2,666	1,209	277	526	452	41
Mattatuck Bank and Trust Co., Waterbury	17,952	3,841	3,004	6,990	125	.....
Merchants Bank and Trust Co., Norwalk	11,285	3,183	.....	10,357	.....	1,801
Meriden Trust and Safe Deposit Company	833	162	.....	556	25	16
New Britain Bank and Trust Company	8,136	5,200	701	21,438	25	107
New Canaan Bank and Trust Company	1,032	1,739	800	654	.....	.....

New England Bank and Trust Co., Enfield	2,580	792	100	1,657	110	429
New Milford Bank and Trust Company	4,172	4,916	603	3,573	202	.....
North American Bank & Trust Co., Stratford	2,671	3,788	1,260	1,496	392	268
Norwich State Bank and Trust Company	1,930	3,088	399	1,218	2,304	.....
Putnam Trust Company of Greenwich	24,955	7,494	6,999	28,053	6,265	.....
Salisbury Bank and Trust Co., Lakeville	1,656	2,253	101	5,677	.....	271
Security Bank & Trust Co., Bloomfield	5,927	1,112	.....	1,430	115	.....
Seymour Trust Company	2,404	1,699	1,000	5,476	404	1,036
Simsbury Bank and Trust Company	7,990	5,769	.....	24,247	.....	1,527
South Windsor Bank and Trust Company	3,209	1,348	314	6,055	35	149
Southington Bank and Trust Company	4,609	5,336	1,500	3,097	.....	30
Terryville Trust Company	1,872	1,511	200	2,918	101	65
Union Trust Company, New Haven	110,698	76,083	4,000	140,155	2,181	11,652
Union Trust Company of Bridgeport	108	896	.....	.....	203	.....
United Bank & Trust Company, Hartford	31,424	15,726	3,624	82,608	3,422	2,492
Valley Bank and Trust Co., Bridgeport	15,627	459	299	4,978	9	116
Village Bank and Trust Co., Ridgefield	1,323	2,172	337	200	.....	.....
Westport Bank and Trust Company	12,987	4,230	5,500	21,161	791	543
Willimantic Trust Company	6,243	7,492	5,994	10,324	155	458
Windsor Bank and Trust Company	7,146	199	2,272	1,171	10	.....
Total	**$1,351,420**	**$454,452**	**$187,361**	**$991,952**	**$70,874**	**$32,911**
Percentage to total	**14.88%**	**5.00%**	**2.06%**	**10.92%**	**.78%**	**.36%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Trading account securities	Federal funds sold and securities purchased u/a to resell	Loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Loans, net	Lease financing receivables
Amity Bank, Woodbridge	.....	$125	$10,438	$114	$10,324	.....
Bank of New Haven	.....	7,000	17,298	104	17,194	.....
Bank of Trumbull	.....	100	27,271	216	27,055	.....
Charter Oak Bank and Trust Co., Hartford	.....	6,350	20,463	251	20,212	.....
Chester Bank	.....	275	23,615	208	23,407	.....
Citizens Bank and Trust Co., Glastonbury	.....	300	38,734	325	38,409	.....
Citytrust, Bridgeport	.....	6,000	409,223	3,474	405,749	$4,591
Colonial Bank, Waterbury	.....	.....	729,043	7,765	721,278	6,794
Community Banking Co., North Branford	.....	1,200	43,930	290	43,640	.....
Conn. Bank and Trust Co., Hartford	$4,074	185,000	1,554,954	15,176	1,539,778	19,770
Connecticut Women's Bank, Greenwich	.....	900	6,925	86	6,839	.....
Fidelity Trust Company, Stamford	.....	14,500	89,125	911	88,214	.....
First Bank, New Haven	.....	21,000	366,925	5,081	361,844	5,580
First Stamford Bank and Trust Company	.....	6,025	21,690	105	21,585	.....
Glastonbury Bank and Trust Company	.....	500	52,109	341	51,768	.....
Home Bank and Trust Company, Meriden	.....	1,400	53,233	525	52,708	66
Housatonic Bank and Trust Co., Ansonia	.....	4,050	18,553	192	18,361	.....
Jewett City Trust Company	.....	1,400	8,375	32	8,343	.....
Lafayette Bank and Trust Co., Bridgeport	.....	1,600	55,300	702	54,598	.....
Manchester State Bank	.....	500	13,481	130	13,351	.....
Mattatuck Bank and Trust Co., Waterbury	.....	750	42,411	798	41,613	.....
Merchants Bank and Trust Co., Norwalk	.....	3,000	67,729	556	67,173	.....
Meriden Trust and Safe Deposit Company	.....	900	4,982	91	4,891	.....
New Britain Bank and Trust Company	.....	3,575	61,581	698	60,883	.....
New Canaan Bank and Trust Company	.....	3,000	13,854	100	13,754	.....

New England Bank and Trust Co., Enfield	.....	1,425	15,508	107	15,401	.....
New Milford Bank and Trust Company	.....	350	21,775	140	21,635	.....
North American Bank & Trust Co., Stratford	.....	2,175	36,923	619	36,304	.....
Norwich State Bank and Trust Company	.....	2,300	7,516	58	7,458	.....
Putnam Trust Company of Greenwich	.....	48,000	96,759	953	95,806	.....
Salisbury Bank and Trust Co., Lakeville	.....	1,800	14,469	91	14,378	.....
Security Bank & Trust Co., Bloomfield	.....	2,300	10,218	101	10,117	.....
Seymour Trust Company	.....	2,300	32,764	278	32,486	.....
Simsbury Bank and Trust Company	.....	4,700	44,744	429	44,315	.....
South Windsor Bank and Trust Company	.....	550	22,527	237	22,290	.....
Southington Bank and Trust Company	.....	6,900	21,769	178	21,591	.....
Terryville Trust Company	.....	2,100	13,503	118	13,385	.....
Union Trust Company, New Haven	.....	15,000	812,898	6,938	805,960	363
Union Trust Company of Bridgeport	.....	4,450	7,169	112	7,057	.....
United Bank & Trust Company, Hartford	1,994	9,700	158,191	1,911	156,280	.....
Valley Bank and Trust Co., Bridgeport	.....	2,000	29,268	230	29,038	.....
Village Bank and Trust Co., Ridgefield	.....	4,000	12,617	121	12,496	.....
Westport Bank and Trust Company	.....	5,000	81,286	746	80,540	.....
Willimantic Trust Company	.....	800	55,731	249	55,482	.....
Windsor Bank and Trust Company	.....	400	12,384	164	12,220	.....
Total	**$6,068**	**$385,700**	**$5,259,261**	**$52,051**	**$5,207,210**	**$37,164**
Percentage to total	**.07%**	**4.25%**	**57.92%**	**.58%**	**57.34%**	**.41%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1980—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Bank premises, furniture and fixtures, and other assets	Real estate owned other than bank premises	Investments in unconsolidated subsidiaries and associated companies	Customers' liability to this bank on acceptances outstanding	Other assets	Total assets
Amity Bank, Woodbridge	$616	$218	.....	.....	$234	$15,505
Bank of New Haven	599	.....	.....	.....	314	35,009
Bank of Trumbull	1,175	.....	.....	.....	590	38,128
Charter Oak Bank and Trust Co., Hartford	565	392	.....	.....	565	40,964
Chester Bank	243	.....	.....	.....	459	34,794
Citizens Bank and Trust Co., Glastonbury	1,208	250	.....	.....	611	51,531
Citytrust, Bridgeport	14,479	5,476	.....	$173	10,373	626,516
Colonial Bank, Waterbury	20,046	1,559	.....	446	25,025	1,247,073
Community Banking Co., North Branford	1,747	176	.....	.....	1,037	65,827
Conn. Bank and Trust Co., Hartford	36,514	1,185	.....	20,025	45,284	2,974,315
Connecticut Women's Bank, Greenwich	166	.....	.....	.....	255	11,915
Fidelity Trust Company, Stamford	2,618	.....	.....	1,124	1,940	145,659
First Bank, New Haven	12,780	903	.....	375	25,017	592,709
First Stamford Bank and Trust Company	946	.....	.....	182	817	44,328
Glastonbury Bank and Trust Company	941	49	$67	.....	952	73,266
Home Bank and Trust Company, Meriden	1,501	80	.....	.....	924	85,420
Housatonic Bank and Trust Co., Ansonia	283	159	.....	.....	485	34,986
Jewett City Trust Company	124	.....	.....	.....	9	16,314
Lafayette Bank and Trust Co., Bridgeport	1,477	495	.....	.....	1,771	95,883
Manchester State Bank	524	.....	.....	.....	189	19,735
Mattatuck Bank and Trust Co., Waterbury	1,108	1,690	.....	.....	1,809	78,882
Merchants Bank and Trust Co., Norwalk	1,872	74	.....	.....	1,445	100,190
Meriden Trust and Safe Deposit Company	124	.....	.....	.....	47	7,554
New Britain Bank and Trust Company	730	.....	.....	.....	1,036	101,891
New Canaan Bank and Trust Company	542	.....	.....	.....	239	21,780

New England Bank and Trust Co., Enfield	614	2	.....	.....	267	23,377
New Milford Bank and Trust Company	787	30	.....	.....	356	36,624
North American Bank & Trust Co., Stratford	1,733	84	.....	.....	1,746	51,917
Norwich State Bank and Trust Company	427	174	.....	.....	295	19,593
Putnam Trust Company of Greenwich	3,854	.....	.....	.....	2,989	224,415
Salisbury Bank and Trust Co., Lakeville	475	.....	.....	.....	367	26,978
Security Bank & Trust Co., Bloomfield	500	.....	.....	.....	285	21,786
Seymour Trust Company	420	.....	.....	.....	360	47,585
Simsbury Bank and Trust Company	1,226	70	.....	.....	1,430	91,274
South Windsor Bank and Trust Company	385	.....	.....	.....	330	34,665
Southington Bank and Trust Company	787	23	.....	392	847	45,112
Terryville Trust Company	196	91	.....	.....	192	22,631
Union Trust Company, New Haven	16,061	128	.....	5,423	31,300	1,219,004
Union Trust Company of Bridgeport	1,004	168	.....	.....	191	14,077
United Bank & Trust Company, Hartford	2,970	6	.....	.....	4,877	315,123
Valley Bank and Trust Co., Bridgeport	1,841	60	.....	.....	1,141	55,568
Village Bank and Trust Co., Ridgefield	704	.....	.....	.....	306	21,538
Westport Bank and Trust Company	2,681	.....	.....	.....	2,477	135,910
Willimantic Trust Company	1,229	.....	.....	.....	1,228	89,405
Windsor Bank and Trust Company	451	.....	.....	.....	386	24,255
Total	**$141,273**	**$13,542**	**$67**	**$28,140**	**$172,877**	**$9,081,011**
Percentage to total	**1.56%**	**.15%**	.....	**.31%**	**1.91%**	**100.00%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1980
(Amounts in thousands of dollars)

NAME OF BANK	Demand deposits of individuals, partnerships and corporations	Time and savings deposits of individuals, partnerships and corporations	Deposits of United States Government	Deposits of States and political subdivisions in the United States	Deposits of foreign governments and official institutions	Deposits of commercial banks
Amity Bank, Woodbridge	$3,206	$10,144	$12	$99	.....	.....
Bank of New Haven	7,017	16,972	196	3,698	.....	.....
Bank of Trumbull	6,724	23,891	247	2,298	.....	$155
Charter Oak Bank and Trust Co., Hartford	14,171	22,726	236	227	.....	.....
Chester Bank	3,376	26,607	5	1,079	.....	.....
Citizens Bank and Trust Co., Glastonbury	14,009	28,675	61	4,390	.....	.....
Citytrust, Bridgeport	169,701	318,087	909	41,192	.....	1,651
Colonial Bank, Waterbury	262,530	535,750	236	130,273	.....	52,017
Community Banking Co., North Branford	16,712	39,892	68	1,807	.....	13
Conn. Bank and Trust Co., Hartford	866,356	1,063,595	14,956	127,956	$3,822	241,675
Connecticut Women's Bank, Greenwich	1,989	6,846	488	296	.....	215
Fidelity Trust Company, Stamford	36,136	90,810	193	378	.....	.....
First Bank, New Haven	187,108	292,891	1,895	23,145	.....	5,689
First Stamford Bank and Trust Company	9,393	25,731	4	588	.....	.....
Glastonbury Bank and Trust Company	13,976	46,081	91	4,694	.....	100
Home Bank and Trust Company, Meriden	25,514	44,334	209	4,381	.....	1
Housatonic Bank and Trust Co., Ansonia	4,798	25,800	225	196	.....	.....
Jewett City Trust Company	3,250	10,136	51	1,128	.....	.....
Lafayette Bank and Trust Co., Bridgeport	29,279	50,902	1,505	135	.....	140
Manchester State Bank	6,745	9,377	401	966	.....	355
Mattatuck Bank and Trust Co., Waterbury	18,438	49,437	53	1,732	.....	.....
Merchants Bank and Trust Co., Norwalk	34,235	44,280	185	6,431	.....	10
Meriden Trust and Safe Deposit Company	4,985	1,282	69	27	.....	.....
New Britain Bank and Trust Company	31,294	48,763	362	4,047	.....	865
New Canaan Bank and Trust Company	2,432	14,100	1	303	.....	.....

New England Bank and Trust Co., Enfield	5,807	14,014	37	636	.....	.....
New Milford Bank and Trust Company	3,442	28,246	111	621	.....	.....
North American Bank & Trust Co., Stratford	8,460	34,877	3	1,076	.....	.....
Norwich State Bank and Trust Co.	5,595	9,241	18	1,805	.....	.....
Putnam Trust Company of Greenwich	48,077	114,626	178	720	.....	.....
Salisbury Bank and Trust Co., Lakeville	8,154	14,889	59	533	.....	.....
Security Bank & Trust Co., Bloomfield	4,260	11,973	112	3,152	.....	.....
Seymour Trust Company	9,906	30,375	80	501	.....	.....
Simsbury Bank and Trust Company	17,928	54,587	240	6,265	.....	5
South Windsor Bank and Trust Company	10,452	19,326	76	931	.....	.....
Southington Bank and Trust Company	10,026	23,934	187	2,254	.....	.....
Terryville Trust Company	4,687	15,686	58	323	.....	.....
Union Trust Company, New Haven	354,812	599,082	3,422	55,295	.....	3,339
Union Trust Company of Bridgeport	3,182	7,351	.....	316	.....	584
United Bank & Trust Company, Hartford	65,289	158,088	475	36,635	.....	433
Valley Bank and Trust Co., Bridgeport	4,933	42,861	69	1,646	.....	.....
Village Bank and Trust Co., Ridgefield	2,678	14,843	.....	553	.....	.....
Westport Bank and Trust Company	31,883	84,106	373	2,901	.....	.....
Willimantic Trust Company	18,568	53,840	526	3,099	.....	.....
Windsor Bank and Trust Company	4,317	11,221	61	6,111	.....	.....
Total	**$2,395,830**	**$4,190,275**	**$28,743**	**$486,839**	**$3,822**	**$307,247**
Percentage to total	**26.39%**	**46.14%**	**.32%**	**5.36%**	**.04%**	**3.38%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Certified and officers' checks	Total deposits	Total demand deposits	Total time and savings deposits	Federal funds purchased and securities sold u/a to repurchase	Interest-bearing demand notes (note balances) issued to the U.S. Treasury
Amity Bank, Woodbridge	$379	$13,840	$3,690	$10,150	.....	$82
Bank of New Haven	39	27,922	8,006	19,916	$2,423	.....
Bank of Trumbull	555	33,870	7,629	26,241	500	.....
Charter Oak Bank and Trust Co., Hartford	446	37,806	15,066	22,740	.....	.....
Chester Bank	187	31,254	3,868	27,386	.....	250
Citizens Bank and Trust Co., Glastonbury	333	47,468	14,690	32,778	.....	363
Citytrust, Bridgeport	3,822	535,362	186,669	348,693	18,089	14,497
Colonial Bank, Waterbury	6,215	987,021	300,479	686,542	133,850	21,193
Community Banking Co., North Branford	440	58,932	18,172	40,760	565	772
Conn. Bank and Trust Co., Hartford	15,333	2,333,693	1,087,777	1,245,916	335,746	28,993
Connecticut Women's Bank, Greenwich	88	9,922	2,447	7,475	.....	.....
Fidelity Trust Company, Stamford	1,898	129,415	38,605	90,810	.....	1,079
First Bank, New Haven	6,218	516,946	208,925	308,021	17,727	13,291
First Stamford Bank and Trust Company	235	35,951	10,215	25,736	3,737	.....
Glastonbury Bank and Trust Company	953	65,895	16,882	49,013	.....	3,010
Home Bank and Trust Company, Meriden	595	75,034	28,728	46,306	1,000	777
Housatonic Bank and Trust Co., Ansonia	496	31,515	5,449	26,066	.....	241
Jewett City Trust Company	395	14,960	4,299	10,661	.....	.....
Lafayette Bank and Trust Co., Bridgeport	220	82,181	31,279	50,902	5,355	.....
Manchester State Bank	74	17,918	7,509	10,409	.....	.....
Mattatuck Bank and Trust Co., Waterbury	1,068	70,728	21,017	49,711	2,630	1,017
Merchants Bank and Trust Co., Norwalk	1,752	86,893	36,408	50,485	1,214	2,347
Meriden Trust and Safe Deposit Company	51	6,414	5,132	1,282	.....	.....
New Britain Bank and Trust Company	1,319	86,650	35,357	51,293	.....	1,720
New Canaan Bank and Trust Company	714	17,550	3,150	14,400	1,452	202

New England Bank and Trust Co., Enfield	450	20,944	6,315	14,629	.....	.....
New Milford Bank and Trust Company	460	32,880	4,037	28,843	300	.....
North American Bank & Trust Co., Stratford	861	45,277	9,729	35,548	1,007	428
Norwich State Bank and Trust Company	234	16,893	6,252	10,641	.....	343
Putnam Trust Company of Greenwich	1,839	165,440	50,782	114,658	954	35,090
Salisbury Bank and Trust Co., Lakeville	244	23,879	8,782	15,097	.....	.....
Security Bank & Trust Co., Bloomfield	9	19,506	4,562	14,944	.....	.....
Seymour Trust Company	398	41,260	10,738	30,522	.....	.....
Simsbury Bank and Trust Company	794	79,819	20,258	59,561	2,155	569
South Windsor Bank and Trust Company	317	31,102	11,233	19,869	74	409
Southington Bank and Trust Company	868	37,269	13,335	23,934	3,067	514
Terryville Trust Company	119	20,873	5,187	15,686	.....	.....
Union Trust Company, New Haven	14,002	1,029,952	392,100	637,852	65,813	5,721
Union Trust Company of Bridgeport	107	11,540	4,189	7,351	.....	.....
United Bank & Trust Company, Hartford	2,586	263,506	74,122	189,384	17,730	6,986
Valley Bank and Trust Co., Bridgeport	371	49,880	5,481	44,399	693	.....
Village Bank and Trust Co., Ridgefield	126	18,200	2,840	15,360	1,000	.....
Westport Bank and Trust Company	1,906	121,169	35,372	85,797	3,355	.....
Willimantic Trust Company	768	76,801	20,496	56,305	3,218	828
Windsor Bank and Trust Company	353	22,063	4,756	17,307	.....	.....
Total	**$70,637**	**$7,483,393**	**$2,792,014**	**$4,691,379**	**$623,654**	**$140,722**
Percentage to total	**.78%**	**82.41%**	**30.75%**	**51.66**	**6.87%**	**1.55%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Other liabilities for borrowed money	Mortgage indebtedness and liability for capitalized leases	Bank's liability on acceptances executed and outstanding	Other liabilities	Total liabilities	Subordinated notes and debentures
Amity Bank, Woodbridge	.....	.....	.....	$287	$14,209	$290
Bank of New Haven	.....	.....	.....	506	30,851	.....
Bank of Trumbull	.....	.....	.....	471	34,841	.....
Charter Oak Bank and Trust Co., Hartford	$48	.....	.....	445	38,299	.....
Chester Bank	.....	$6	.....	111	31,621	.....
Citizens Bank and Trust Co., Glastonbury	.....	143	.....	437	48,411	.....
Citytrust, Bridgeport	.....	2,415	$173	10,671	581,207	1,532
Colonial Bank, Waterbury	10,078	3,938	446	14,682	1,171,208	4,738
Community Banking Co., North Branford	.....	186	.....	755	61,210	.....
Conn. Bank and Trust Co., Hartford	65,840	.....	20,025	35,417	2,819,714	4,800
Connecticut Women's Bank, Greenwich	.....	.....	.....	107	10,029	.....
Fidelity Trust Company, Stamford	.....	236	1,124	2,093	133,947	.....
First Bank, New Haven	.....	.....	376	9,041	557,381	125
First Stamford Bank and Trust Company	500	12	182	599	40,981	.....
Glastonbury Bank and Trust Company	12	.....	.....	807	69,724	.....
Home Bank and Trust Company, Meriden	970	67	.....	1,085	78,933	.....
Housatonic Bank and Trust Co., Ansonia	.....	.....	.....	849	32,605	.....
Jewett City Trust Company	.....	.....	.....	29	14,989	.....
Lafayette Bank and Trust Co., Bridgeport	.....	19	.....	1,295	88,850	722
Manchester State Bank	.....	.....	.....	210	18,128	.....
Mattatuck Bank and Trust Co., Waterbury	.....	81	.....	1,084	75,540	900
Merchants Bank and Trust Co., Norwalk	95	211	.....	1,018	91,778	1,500
Meriden Trust and Safe Deposit Company	.....	.....	.....	38	6,452	.....
New Britain Bank and Trust Company	2,003	.....	.....	1,013	91,386	.....
New Canaan Bank and Trust Company	.....	.....	.....	76	19,580	.....

Table No. 4—DETAIL OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1980
(Amounts in thousands of dollars)

		Percent to total Securities
Total U.S. Treasury Securities	**$454,452**	**26.15%**
Total Obligations of Other U.S. Government Agencies and Corporations	**187,361**	**10.78**
Obligations of States and Political Subdivisions:		
State of Connecticut	66,563	3.83
Other States	141,249	8.13
Towns, Cities, Boroughs, or Legally Established Districts in Connecticut, including Regional School Districts	261,646	15.06
Political Subdivisions of Other States	176,472	10.16
Housing Authorities	72,625	4.18
Revenue Bonds	185,487	10.67
Other Obligations of States and Political Subdivisions	87,910	5.06
Total Obligations of States and Political Subdivisions	**991,952**	**57.09**
Other Bonds, Notes, and Debentures		
Dominion of Canada and its Provinces	1,500	.09
Development Banks	2,490	.14
State of Israel	6,156	.35
Banks and Bank Holding Companies	12,778	.74
Other Corporate Bonds, Notes and Debentures	40,134	2.31
Other Bonds, Notes and Debentures, not elsewhere classified	7,816	.45
Total Other Bonds, Notes and Debentures	**70,874**	**4.08**
Corporate Stocks		
Federal Reserve Bank Stock	2,354	.13
Banks and Bank Holding Companies	8,977	.52
Insurance Companies	105	.01
Investment Companies	129	.01
Public Utilities	19,123	1.10
Other Corporate Stock	2,223	.13
Total Corporate Stock	**32,911**	**1.90**
Total Securities	**$1,737,550**	**100.00%**

Table No. 5—DETAIL OF LOANS (Including Rediscounts and Overdrafts) CONSOLIDATED FIGURES DECEMBER 31, 1980

(Amounts in thousands of dollars)

		Percent to total
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$168,162	3.08%
Secured by farmland (including farm residential and other improvements)	2,395	.04
Secured by 1-4 family residential properties:		
Insured by FHA or guaranteed by VA	18,825	.35
Conventional	1,257,897	23.04
Secured by multifamily (5 or more) residential properties:		
Insured by FHA	1,697	.03
Conventional	30,682	.56
Secured by nonfarm nonresidential properties	565,694	10.36
Loans to financial institutions:		
To real estate investment trust and mortgage companies	6,222	.11
To commercial banks in the U.S.	12,451	.23
To banks in foreign countries	17,817	.33
To finance companies in the U.S.	21,554	.40
To other financial institutions	5,077	.09
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	2,311	.04
Other loans for purchasing or carrying securities	8,383	.15
Loans to finance agricultural production and other loans to farmers	4,471	.08
Commercial and industrial loans (except those secured primarily by real estate)	1,768,384	32.40
Loans to individuals for household, family, and other personal expenditures (include purchased paper):		
To purchase private passenger automobiles on instalment basis	280,713	5.14
Credit cards and related plans:		
Retail (charge account) credit card plans	207,138	3.80
Check credit and revolving credit plans	33,156	.61
To purchase other retail consumer goods on instalment basis:		
Mobile homes (exclude travel trailers)	4,996	.09
Other retail consumer goods (exclude credit cards and related plans)	81,276	1.49
Instalment loans to repair and modernize residential property	133,639	2.45
Other instalment loans for household, family, and other personal expenditures	315,525	5.78
Single-payment loans for household, family, and other personal expenditures	425,952	7.80
All other loans	84,545	1.55
Total loans, Gross	**5,458,962**	**100.00%**
Less: Unearned income on loans reflected in items above	**199,701**	....
Total Loans (excluding unearned income)	**5,259,261**	....
Less: Reserve for loan losses	**52,051**	....
Loans, Net	**$5,207,210**	....

Table No. 6— DETAIL OF DEPOSITS, CONSOLIDATED FIGURES DECEMBER 31, 1980

(Amounts in thousands of dollars)

	Demand	Savings	Time	Total
Deposits of individuals, partnerships and corporations:				
Individuals and nonprofit organizations	.....	$1,645,169	.....	.....
Corporations and other profit organizations	.....	86,700	.....	.....
Total	**$2,350,548**	**1,731,869**	**$2,458,406**	**$6,540,823**
Mutual savings banks	45,282	.....	.....	45,282
Total	**2,395,830**	**1,731,869**	**2,458,406**	**6,586,105**
Deposits of United States Government	27,541	369	833	28,743
Deposits of States and political subdivisions	135,659	4,081	347,099	486,839
Deposits of foreign governments and official institutions	.....	.....	3,822	3,822
Deposits of commercial banks in the United States	149,927	63	10,030	160,020
Deposits of banks in foreign countries (inc. bal. of foreign branches of other American banks)	12,420	.....	134,807	147,227
Certified & officers' checks, travelers' checks, letters of credit	70,637	.....	.....	70,637
Total deposits	$2,792,014	$1,736,382	$2,954,997	$7,483,393
Percentage to total	**37.31%**	**23.20%**	**39.49%**	**100.00%**

Table No. 7—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1980-1979-1978

	Amounts in thousands of dollars			Amounts per $100 Average assets		
	1980	1979	1978	1980	1979	1978
Number of Banks	45	46	46	45	46	46
Operating income:						
Interest and fees on loans	$658,839	$560,640	$419,713	$7.58	$7.10	$5.91
Interest and dividends on investments	119,596	97,135	87,723	1.38	1.23	1.24
Trust department income	35,289	31,537	25,096	.41	.40	.35
Other operating income	133,441	88,752	66,868	1.53	1.12	.94
Total operating income	**947,165**	**778,064**	**599,400**	**10.90**	**9.85**	**8.44**
Operating Expense:						
Salaries & wages of officers and employees	181,929	159,122	137,373	2.09	2.01	1.93
Interest on deposits	392,025	289,830	213,959	4.51	3.67	3.01
Other operating expenses	275,333	236,155	183,922	3.17	2.99	2.59
Total operating expenses	**849,287**	**685,107**	**535,254**	**9.77**	**8.67**	**7.53**
Net operating income	**97,878**	**92,957**	**64,146**	**1.13**	**1.18**	**.91**
Income tax	20,895	23,744	13,481	.24	.30	.19
Dividends paid stockholders	29,448	26,384	21,219	.34	.34	.30
Total expenses, taxes and dividends	**899,630**	**735,235**	**569,954**	**10.35**	**9.31**	**8.02**
Net income after expenses, taxes and dividends	**47,535**	**42,829**	**29,446**	**.55**	**.54**	**.42**
Other increases or (decreases)	1,907	1,986	1,717	.02	.03	.02
Net additions to capital accounts	**$49,442**	**$44,815**	**$31,163**	**$.57**	**$.57**	**$.44**

Table No. 8—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980

(Amounts in thousands of dollars)	Total	Percent to total operating income
Operating income:		
Interest and fees on loans	$658,839	69.56%
Interest on balances with depository institutions	48,579	5.13
Income on Federal funds sold and securities purchased u/a to resell	32,568	3.44
Interest on U.S. Treasury securities	39,828	4.20
Interest on obligations of other U.S. Government agencies and corporations	15,207	1.61
Interest on obligations of States and political subdivisions of the U.S.	54,832	5.79
Interest on other bonds, notes, and debentures	7,037	.74
Dividends on stock	2,692	.28
Income from lease financing	3,322	.35
Income from fiduciary activities	35,289	3.73
Service charges on deposit accounts in domestic offices	17,766	1.88
Other service charges, commissions, and fees	20,402	2.15
Other income	10,804	1.14
Total operating income	**947,165**	**100.00%**
Operating expenses:		
Salaries and employee benefits	181,929	19.21
Interest on time certificates of deposit of $100,000	108,366	11.44
Interest on deposits in foreign offices	33,451	3.53
Interest on other deposits	250,208	26.42
Expense of Federal funds purchased and securities sold u/a to repurchase	82,634	8.72
Interest of demand notes (note balances) issued to the U.S. Treasury	10,126	1.07
Interest on other borrowed money	3,757	.40
Interest on subordinated notes and debentures	1,088	.11
Occupancy expense of bank premises, Net	31,800	3.36
Furniture and equipment expense	23,026	2.43
Provision for possible loan losses	28,658	3.03
Other operating expenses	94,244	9.95
Total operating expenses	**849,287**	**89.67**
Income before income taxes and securities gains or losses	97,878	10.33
Applicable income taxes	20,895	2.20
Income before securities gains or losses	76,983	8.13
Securities gains (losses), Net	(1,236)	(13)
Income before extraordinary items	75,747	8.00
Extraordinary items, Net of tax effect	172	.02
Net income	**75,919**	**8.02%**
Changes in Equity Capital:		
Net income (loss)	75,919	....
Less: Cash dividends declared	29,448	....
Other increases (decreases)	2,971	....
Net change in capital accounts	**49,442**	....
Total Equity Capital December 31, 1979	**527,947**[1]	....
Total Equity Capital December 31, 1980	**$577,389**	....

[1]Adjusted to reflect acquisition of Danbury Bank & Trust Co.

New England Bank and Trust Co., Enfield	.....	.....	.....	305	21,249	.....
New Milford Bank and Trust Company	.....	.....	.....	766	33,946	.....
North American Bank & Trust Co., Stratford	.....	.....	.....	864	47,576	163
Norwich State Bank and Trust Company	.....	74	.....	242	17,552	.....
Putnam Trust Company of Greenwich	.....	913	.....	2,225	204,622	.....
Salisbury Bank and Trust Co., Lakeville	.....	.....	.....	236	24,115	.....
Security Bank & Trust Co., Bloomfield	.....	.....	.....	204	19,710	.....
Seymour Trust Company	.....	22	.....	233	41,515	.....
Simsbury Bank and Trust Company	.....	.....	.....	1,162	83,705	.....
South Windsor Bank and Trust Company	.....	.....	.....	398	31,983	
Southington Bank and Trust Company	.....	.....	393	415	41,658	.....
Terryville Trust Company	.....	.....	.....	293	21,166	.....
Union Trust Company, New Haven	.....	3,166	5,423	22,745	1,132,820	.....
Union Trust Company of Bridgeport	.....	.....	.....	213	11,753	.....
United Bank & Trust Company, Hartford	.....	.....	.....	2,732	290,954	.....
Valley Bank and Trust Co., Bridgeport	.....	.....	.....	1,010	51,583	.....
Village Bank and Trust Co., Ridgefield	.....	.....	.....	253	19,453	.....
Westport Bank and Trust Company	.....	392	.....	2,003	126,919	.....
Willimantic Trust Company	.....	.....	.....	1,179	82,026	147
Windsor Bank and Trust Company	.....	97	.....	366	22,526	.....
Total	**$79,546**	**$11,978**	**$28,142**	**$121,270**	**$8,488,705**	**$14,917**
Percentage to total	**.88%**	**.13%**	**.31%**	**1.33%**	**93.48%**	**.16%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1980—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Common stock	Surplus	Undivided profits	Reserve for contingencies and other capital reserves	Total equity capital	Total liabilities and equity capital
Amity Bank, Woodbridge	$404	$195	$407	.....	$1,006	$15,505
Bank of New Haven	2,101	2,040	17	.....	4,158	35,009
Bank of Trumbull	1,364	1,297	626	.....	3,287	38,128
Charter Oak Bank and Trust Co., Hartford	688	1,298	594	$85	2,665	40,964
Chester Bank	574	1,500	1,099	.....	3,173	34,794
Citizens Bank and Trust Co., Glastonbury	794	1,926	400	.....	3,120	51,531
Citytrust, Bridgeport	8,398	23,151	11,836	392	43,777	626,516
Colonial Bank, Waterbury	15,856	34,876	20,395	.....	71,127	1,247,073
Community Banking Co., North Branford	776	2,324	1,397	120	4,617	65,827
Conn. Bank and Trust Co., Hartford	15,643	61,741	72,417	.....	149,801	2,974,315
Connecticut Women's Bank, Greenwich	1,000	600	286	.....	1,886	11,915
Fidelity Trust Company, Stamford	2,000	7,000	2,712	.....	11,712	145,659
First Bank, New Haven	5,452	21,390	7,563	798	35,203	592,709
First Stamford Bank and Trust Company	966	891	1,490	.....	3,347	44,328
Glastonbury Bank and Trust Company	500	1,200	1,842	.....	3,542	73,266
Home Bank and Trust Company, Meriden	1,000	3,000	2,487	.....	6,487	85,420
Housatonic Bank and Trust Co., Ansonia	1,048	1,049	284	.....	2,381	34,986
Jewett City Trust Company	120	480	674	51	1,325	16,314
Lafayette Bank and Trust Co., Bridgeport	609	2,160	3,202	340	6,311	95,883
Manchester State Bank	750	350	507	.....	1,607	19,735
Mattatuck Bank and Trust Co., Waterbury	675	1,745	22	.....	2,442	78,882
Merchants Bank and Trust Co., Norwalk	973	4,000	1,939	.....	6,912	100,190
Meriden Trust and Safe Deposit Company	100	300	702	.....	1,102	7,554
New Britain Bank and Trust Company	1,912	3,553	5,040	.....	10,505	101,891
New Canaan Bank and Trust Company	1,000	971	229	.....	2,200	21,780

New England Bank and Trust Co., Enfield	1,000	1,000	128	.....	2,128	23,377
New Milford Bank and Trust Company	1,064	1,015	599	.....	2,678	36,624
North American Bank & Trust Co., Stratford	1,576	1,227	1,375	.....	4,178	51,917
Norwich State Bank and Trust Company	635	968	438	.....	2,041	19,593
Putnam Trust Company of Greenwich	5,000	10,000	4,793	.....	19,793	224,415
Salisbury Bank and Trust Co., Lakeville	146	1,098	1,573	46	2,863	26,978
Security Bank & Trust Co., Bloomfield	750	750	576	.....	2,076	21,786
Seymour Trust Company	500	2,000	3,570	.....	6,070	47,585
Simsbury Bank and Trust Company	350	1,850	5,349	20	7,569	91,274
South Windsor Bank and Trust Company	354	917	1,409	2	2,682	34,665
Southington Bank and Trust Company	600	2,200	654	.....	3,454	45,112
Terryville Trust Company	150	600	565	150	1,465	22,631
Union Trust Company, New Haven	13,132	38,445	34,321	286	86,184	1,219,004
Union Trust Company of Bridgeport	1,500	1,500	(676)	.....	2,324	14,077
United Bank & Trust Company, Hartford	1,878	5,700	16,373	218	24,169	315,123
Valley Bank and Trust Co., Bridgeport	1,835	1,600	550	.....	3,985	55,568
Village Bank and Trust Co., Ridgefield	1,000	1,000	85	.....	2,085	21,538
Westport Bank and Trust Company	1,500	4,000	3,370	121	8,991	135,910
Willimantic Trust Company	385	4,168	2,679	.....	7,232	89,405
Windsor Bank and Trust Company	600	900	229	.....	1,729	24,255
Total	**$98,658**	**$259,975**	**$216,127**	**$2,629**	**$577,389**	**$9,081,011**
Percentage to total	**1.09%**	**2.86%**	**2.38%**	**.03%**	**6.36%**	**100.00%**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1980

(Amounts in thousands of dollars)

NAME OF BANK	Operating Income						
	Interest and fees on loans	Interest on balances with depository institutions	Income on federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury securities	Interest on obligations of other U.S. Government agencies and corporations	Interest on obligations of States and political subdivisions of the U.S.	Interest on other bonds, notes and debentures
Amity Bank, Woodbridge	$1,204	$13	$187	$134	.....	$26	.....
Bank of New Haven	2,055	.....	789	203	$94	104	$31
Bank of Trumbull	3,149	450	250	73	.....	206	.....
Charter Oak Bank and Trust Co., Hartford	2,322	.....	881	309	149	46	55
Chester Bank	2,527	240	38	90	166	215	.....
Citizens Bank and Trust Co., Glastonbury	4,655	.....	93	51	70	326	22
Citytrust, Bridgeport	52,402	.....	315	2,406	2,336	4,441	204
Colonial Bank, Waterbury	99,483	4,040	1,004	11,262	3,382	8,397	2,381
Community Banking Co., North Branford	5,450	233	213	236	89	303	5
Conn. Bank and Trust Co., Hartford	197,637	35,621	4,564	7,774	3,833	14,337	978
Connecticut Women's Bank. Greenwich	824	1	182	117	138	.....	.....
Fidelity Trust Company, Stamford	10,029	143	1,312	484	23	984	45
First Bank, New Haven	49,527	735	1,141	1,333	1,007	4,276	258
First Stamford Bank and Trust Company	2,968	147	858	556	20	78	2
Glastonbury Bank and Trust Company	5,590	.....	493	531	36	190	328
Home Bank and Trust Company, Meriden	6,033	103	284	641	225	397	3
Housatonic Bank and Trust Co., Ansonia	2,245	110	723	209	279	51	19
Jewett City Trust Company	850	.....	134	174	88	130	41
Lafayette Bank and Trust Co., Bridgeport	6,834	26	277	98	22	1,184	586
Manchester State Bank	1,365	29	284	61	3	13	125
Mattatuck Bank and Trust Co., Waterbury	5,378	851	1,975	316	127	388	7
Merchants Bank and Trust Co., Norwalk	9,227	.....	434	277	.....	593	.....
Meriden Trust and Safe Deposit Company	554	.....	67	5	.....	29	4
New Britain Bank and Trust Company	6,927	.....	557	409	50	919	2
New Canaan Bank and Trust Company	1,543	.....	301	187	53	1	8

New England Bank and Trust Co., Enfield	1,786	267	226	106	29	18	4
New Milford Bank and Trust Company	2,496	71	233	339	47	221	16
North American Bank & Trust Co., Stratford	4,086	.....	473	362	111	46	179
Norwich State Bank and Trust Company	847	62	237	283	52	68	231
Putnam Trust Company of Greenwich	10,189	422	2,188	983	502	1,448	617
Salisbury Bank and Trust Co., Lakeville	1,435	.....	216	36	64	185	16
Security Bank & Trust Co., Bloomfield	1,251	426	423	90	.....	133	11
Seymour Trust Company	3,370	.....	269	99	77	286	66
Simsbury Bank and Trust Company	5,433	228	912	427	.....	1,173	.....
South Windsor Bank and Trust Company	2,645	78	135	128	21	295	2
Southington Bank and Trust Company	2,106	.....	1,011	375	.....	170	4
Terryville Trust Company	1,439	.....	369	142	18	151	16
Union Trust Company, New Haven	97,842	1,058	3,121	5,673	533	7,251	228
Union Trust Company of Bridgeport	1,061	168	184	100	.....	.....	51
United Bank & Trust Company, Hartford	19,978	1,560	3,175	1,270	329	4,050	413
Valley Bank and Trust Co., Bridgeport	3,840	476	994	77	49	218	2
Village Bank and Trust Co., Ridgefield	1,633	.....	140	249	25	2	.....
Westport Bank and Trust Company	9,231	599	495	526	428	929	56
Willimantic Trust Company	5,866	143	286	606	564	491	20
Windsor Bank and Trust Company	1,527	279	125	21	168	63	1
Total	**$658,839**	**$48,579**	**$32,568**	**$39,828**	**$15,207**	**$54,832**	**$7,037**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating income						
	Dividends on stock	Income from lease financing	Income from fiduciary activities	Service charges on deposit accounts in domestic offices	Other service charges, commissions, and fees	Other income	Total operating income
Amity Bank, Woodbridge	$1	.....	.....	$25	$24	.....	$1,614
Bank of New Haven	34	.....	.....	37	4	$4	3,355
Bank of Trumbull	39	.....	.....	.....	43	30	4,240
Charter Oak Bank and Trust Co., Hartford	13	.....	.....	73	135	10	3,993
Chester Bank	47	.....	$27	40	60	.....	3,450
Citizens Bank and Trust Co., Glastonbury	46	.....	.....	102	85	5	5,455
Citytrust, Bridgeport	.....	$167	3,731	1,596	1,433	811	69,842
Colonial Bank, Waterbury	267	215	5,009	1,889	651	1,433	139,413
Community Banking Co., North Branford	90	.....	.....	167	204	91	7,081
Conn. Bank and Trust Co., Hartford	142	2,382	12,407	5,604	9,132	4,677	299,088
Connecticut Women's Bank, Greenwich	.....	.....	.....	2	.....	49	1,313
Fidelity Trust Company, Stamford	.....	.....	311	268	96	52	13,747
First Bank, New Haven	6	536	2,521	2,743	450	779	65,312
First Stamford Bank and Trust Company	.....	.....	.....	90	28	7	4,754
Glastonbury Bank and Trust Company	106	.....	44	148	114	10	7,590
Home Bank and Trust Company, Meriden	36	.....	185	287	106	95	8,395
Housatonic Bank and Trust Co., Ansonia	2	.....	.....	26	19	1	3,684
Jewett City Trust Company	11	.....	.....	22	9	9	1,468
Lafayette Bank and Trust Co., Bridgeport	84	.....	120	87	133	23	9,474
Manchester State Bank	.....	.....	.....	23	33	7	1,943
Mattatuck Bank and Trust Co., Waterbury	.....	.....	.....	60	38	84	9,224
Merchants Bank and Trust Co., Norwalk	150	.....	288	75	187	43	11,274
Meriden Trust and Safe Deposit Company	13	.....	410	.....	29	7	1,118
New Britain Bank and Trust Company	5	.....	775	234	111	88	10,077
New Canaan Bank and Trust Company	.....	.....	.....	9	61	18	2,181

New England Bank and Trust Co., Enfield	35	.....	.....	70	80	65	2,686
New Milford Bank and Trust Company	.....	.....	.....	.....	122	6	3,551
North American Bank & Trust Co., Stratford	17	.....	.....	134	12	453	5,873
Norwich State Bank and Trust Company	.....	.....	.....	58	11	11	1,860
Putnam Trust Company of Greenwich	.....	.....	1,312	175	669	177	18,682
Salisbury Bank and Trust Co., Lakeville	22	.....	82	51	41	22	2,170
Security Bank & Trust Co., Bloomfield	.....	.....	.....	60	17	19	2,430
Seymour Trust Company	118	.....	82	81	56	40	4,544
Simsbury Bank and Trust Company	145	.....	196	156	119	79	8,868
South Windsor Bank and Trust Company	9	.....	.....	87	124	22	3,546
Southington Bank and Trust Company	6	.....	104	97	156	.....	4,029
Terryville Trust Company	4	.....	.....	48	14	20	2,221
Union Trust Company, New Haven	1,005	22	5,866	2,145	4,827	1,206	130,777
Union Trust Company of Bridgeport	.....	.....	.....	18	2	16	1,600
United Bank & Trust Company, Hartford	139	.....	1,366	532	358	179	33,349
Valley Bank and Trust Co., Bridgeport	4	.....	.....	84	8	46	5,798
Village Bank and Trust Co., Ridgefield	.....	.....	.....	63	26	.....	2,138
Westport Bank and Trust Company	58	.....	318	114	346	41	13,141
Willimantic Trust Company	38	.....	135	186	194	49	8,578
Windsor Bank and Trust Company	.....	.....	.....	.....	35	20	2,239
Total	**$2,692**	**$3,322**	**$35,289**	**$17,766**	**$20,402**	**$10,804**	**$947,165**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating expense						
	Salaries and employee benefits	Interest on time certificates of deposit of $100,000	Interest on deposits in foreign offices	Interest on other deposits	Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on demand notes (note balances) issued to the U.S. Treasury	Interest on other borrowed money
Amity Bank, Woodbridge	$281	$113	.....	$717	.....	$8	.....
Bank of New Haven	372	830	.....	773	$190	.....	.....
Bank of Trumbull	600	974	.....	1,469	77	.....	.....
Charter Oak Bank and Trust Co., Hartford	867	4	.....	1,529	.....	.....	.....
Chester Bank	312	275	.....	1,977	10	23	.....
Citizens Bank and Trust Co., Glastonbury	932	661	.....	1,942	48	47	.....
Citytrust, Bridgeport	15,470	9,036	.....	18,152	2,989	1,243	$254
Colonial Bank, Waterbury	29,184	21,707	$4,100	32,350	18,368	1,456	8
Community Banking Co., North Branford	1,542	567	.....	2,453	97	79	1
Conn. Bank and Trust Co., Hartford	52,418	21,536	28,814	64,783	44,594	3,590	3,201
Connecticut Women's Bank, Greenwich	271	267	.....	322	.....	.....	.....
Fidelity Trust Company, Stamford	3,156	1,610	.....	5,424	.....	137	.....
First Bank, New Haven	13,908	9,574	368	15,537	2,451	998	.....
First Stamford Bank and Trust Company	927	668	.....	1,367	414	.....	43
Glastonbury Bank and Trust Company	1,395	869	.....	3,058	12	257	1
Home Bank and Trust Company, Meriden	1,838	425	.....	3,176	60	101	105
Housatonic Bank and Trust Co., Ansonia	453	1,125	.....	1,076	.....	24	.....
Jewett City Trust Company	246	48	.....	766	.....	.....	.....
Lafayette Bank and Trust Co., Bridgeport	2,118	1,443	.....	2,566	432	.....	99
Manchester State Bank	379	123	.....	699	.....	30	.....
Mattatuck Bank and Trust Co., Waterbury	1,870	775	.....	3,770	352	100	.....
Merchants Bank and Trust Co., Norwalk	2,428	1,857	.....	2,514	118	127	.....
Meriden Trust and Safe Deposit Company	521	5	.....	59	.....	.....	.....
New Britain Bank and Trust Company	2,230	901	.....	2,447	7	64	38
New Canaan Bank and Trust Company	342	158	.....	769	248	9	.....

New England Bank and Trust Co., Enfield	436	845	.....	572	.....	.....	.....
New Milford Bank and Trust Company	474	328	.....	1,809	145	.....	.....
North American Bank & Trust Co., Stratford	989	148	.....	2,437	70	34	.....
Norwich State Bank and Trust Company	363	257	.....	615	.....	33	2
Putnam Trust Company of Greenwich	4,437	1,108	.....	7,148	286	220	.....
Salisbury Bank and Trust Co., Lakeville	414	16	.....	833	.....	.....	.....
Security Bank & Trust Co., Bloomfield	388	423	.....	877	.....	.....	.....
Seymour Trust Company	738	3	.....	1,952	.....	.....	.....
Simsbury Bank and Trust Company	1,455	568	.....	3,721	206	56	.....
South Windsor Bank and Trust Company	622	357	.....	1,128	15	39	.....
Southington Bank and Trust Company	805	3	.....	1,668	276	51	.....
Terryville Trust Company	355	105	.....	1,004	.....	.....	.....
Union Trust Company, New Haven	26,052	19,685	169	34,356	6,929	728	.....
Union Trust Company of Bridgeport	238	304	.....	353	.....	.....	.....
United Bank & Trust Company, Hartford	4,819	4,281	.....	9,996	3,821	589	.....
Valley Bank and Trust Co., Bridgeport	668	2,278	.....	1,533	65	.....	5
Village Bank and Trust Co., Ridgefield	398	86	.....	913	7	.....	.....
Westport Bank and Trust Company	2,553	1,272	.....	5,173	178	.....	.....
Willimantic Trust Company	1,318	328	.....	3,673	168	83	.....
Windsor Bank and Trust Company	347	420	.....	752	1	.....	.....
Total	**$181,929**	**$108,366**	**$33,451**	**$250,208**	**$82,634**	**$10,126**	**$3,757**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating expense					
	Interest on subordinated notes and debentures	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other Operating Expenses	Total Operating Expenses
Amity Bank, Woodbridge	$17	$79	$41	.....	$215	$1,471
Bank of New Haven	.....	126	26	$70	282	2,669
Bank of Trumbull	.....	130	46	88	527	3,911
Charter Oak Bank and Trust Co., Hartford	.....	195	67	194	456	3,312
Chester Bank	.....	54	31	36	163	2,881
Citizens Bank and Trust Co., Glastonbury	.....	187	209	220	592	4,838
Citytrust, Bridgeport	99	2,637	2,229	2,933	8,490	63,532
Colonial Bank, Waterbury	367	5,342	2,698	4,437	12,381	132,398
Community Banking Co., North Branford	7	346	175	230	849	6,346
Conn. Bank and Trust Co., Hartford	245	8,953	7,421	6,833	27,413	269,801
Connecticut Women's Bank, Greenwich	.....	76	32	36	210	1,214
Fidelity Trust Company, Stamford	.....	483	666	54	1,127	12,657
First Bank, New Haven	10	2,194	2,325	4,428	7,503	59,296
First Stamford Bank and Trust Company	.....	179	132	83	422	4,235
Glastonbury Bank and Trust Company	.....	205	166	178	914	7,055
Home Bank and Trust Company, Meriden	.....	375	271	224	869	7,444
Housatonic Bank and Trust Co., Ansonia	.....	83	62	101	330	3,254
Jewett City Trust Company	.....	26	9	6	127	1,228
Lafayette Bank and Trust Co., Bridgeport	91	432	133	265	1,056	8,635
Manchester State Bank	.....	80	47	72	253	1,683
Mattatuck Bank and Trust Co., Waterbury	81	400	259	1,224	913	9,744
Merchants Bank and Trust Co., Norwalk	153	374	203	320	1,302	9,396
Meriden Trust and Safe Deposit Company	.....	44	36	18	203	886
New Britain Bank and Trust Company	.....	420	261	203	779	7,350
New Canaan Bank and Trust Company	.....	92	44	37	217	1,916

New England Bank and Trust Co., Enfield	.....	113	110	60	249	2,385
New Milford Bank and Trust Company	.....	65	86	49	371	3,327
North American Bank & Trust Co., Stratford	8	177	94	400	735	5,092
Norwich State Bank and Trust Company	.....	77	42	24	233	1,646
Putnam Trust Company of Greenwich	.....	736	679	44	1,493	16,151
Salisbury Bank and Trust Co., Lakeville	.....	34	21	41	254	1,613
Security Bank & Trust Co., Bloomfield	.....	90	111	25	187	2,101
Seymour Trust Company	.....	108	65	188	470	3,524
Simsbury Bank and Trust Company	.....	224	99	167	889	7,385
South Windsor Bank and Trust Company	.....	115	44	85	500	2,905
Southington Bank and Trust Company	.....	112	50	48	464	3,477
Terryville Trust Company	.....	74	59	70	238	1,905
Union Trust Company, New Haven	.....	4,427	2,893	3,650	13,821	112,710
Union Trust Company of Bridgeport	.....	95	44	115	260	1,409
United Bank & Trust Company, Hartford	.....	754	275	700	3,100	28,335
Valley Bank and Trust Co., Bridgeport	.....	125	78	95	514	5,361
Village Bank and Trust Co., Ridgefield	.....	57	36	162	289	1,948
Westport Bank and Trust Company	.....	444	307	95	1,630	11,652
Willimantic Trust Company	10	381	322	246	702	7,231
Windsor Bank and Trust Company	.....	80	22	104	252	1,978
Total	**$1,088**	**$31,800**	**$23,026**	**$28,658**	**$94,244**	**$849,287**

Table No. 10—TRUST DEPARTMENT STATISTICS, DECEMBER 31, 1980
(Dollar amounts in thousands of dollars)

NAME OF BANK	Number of accounts	Total trust funds
Amity Bank, Woodbridge	.....	.....
Bank of New Haven	.....	.....
Bank of Trumbull	.....	.....
Charter Oak Bank and Trust Co., Hartford	.....	.....
Chester Bank	51	$2,088
Citizens Bank and Trust Co., Glastonbury	.....	.....
Citytrust, Bridgeport	4,281	611,285
Colonial Bank, Waterbury	3,601	890,688
Community Banking Co., North Branford	4	198
Conn. Bank and Trust Co., Hartford	8,689	6,221,711
Connecticut Women's Bank, Greenwich	.....	.....
Fidelity Trust Company, Stamford	287	49,878
First Bank, New Haven	2,190	690,076
First Stamford Bank and Trust Company	.....	.....
Glastonbury Bank and Trust Company	430	21,897
Home Bank and Trust Company, Meriden	337	27,040
Housatonic Bank and Trust Co., Ansonia	.....	.....
Jewett City Trust Company	.....	.....
Lafayette Bank and Trust Co., Bridgeport	535	29,685
Manchester State Bank	.....	.....
Mattatuck Bank and Trust Co., Waterbury	.....	.....
Merchants Bank and Trust Co., Norwalk	444	80,840
Meriden Trust and Safe Deposit Compan	749	68,704
New Britain Bank and Trust Company	2,322	187,669
New Canaan Bank and Trust Company	.....	.....
New England Bank and Trust Co., Enfield	.....	.....
New Milford Bank and Trust Company	.....	.....
North American Bank & Trust Co., Stratford	.....	.....
Norwich State Bank and Trust Company	.....	.....
Putnam Trust Company of Greenwich	916	514,957
Salisbury Bank and Trust Co., Lakeville	115	28,249
Security Bank & Trust Co., Bloomfield	.....	.....
Seymour Trust Company	142	18,888
Simsbury Bank and Trust Company	441	27,415
South Windsor Bank and Trust Company	.....	.....
Southington Bank and Trust Company	247	30,975
Terryville Trust Company	.....	.....
Union Trust Company, New Haven	6,028	1,308,593
Union Trust Company of Bridgeport	.....	.....
United Bank & Trust Company, Hartford	1,170	356,739
Valley Bank and Trust Co., Bridgeport	.....	.....
Village Bank and Trust Co., Ridgefield	.....	.....
Westport Bank and Trust Company	340	54,017
Willimantic Trust Company	209	18,140
Windsor Bank and Trust Company	.....	.....
Total	**33,528**	**$11,239,732**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator Accounts	1,262	$213,076
Conservator, guardian, trustee and other similar accounts	24,034	4,924,666
Agency, custodian, safekeeping and other similar accounts	8,232	6,101,990
Total	**33,528**	**$11,239,732**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$5,455,645
Stocks		4,110,640
Real estate mortgages		60,407
Real estate		83,944
Savings and other time deposits		216,636
Uninvested and undistributed cash		98,437
Miscellaneous items		115,663
Other assets, including common trust funds		1,098,360
Total		**$11,239,732**

BURRITT MUTUAL SAVINGS BANK, NEW BRITAIN
Incorporated 1889

EXECUTIVE OFFICERS—*Chairman, Raymond E. Cummings:* President and Treasurer, John C. Jaynes, Jr.; Senior Vice President and Secretary, Richard C. Syrett; Senior Vice President, Timothy Nadeau; Vice President, John S. Barnes; Vice President, Gene W. Martin; Vice President, Stanley M. Nickerson.

DIRECTORS—Ruthe W. Boyea, Harold M. Brodsky, Judith W. Brown, Michael J. Cimino, Raymond E. Cummings, John E. Downes, Harold J. Eisenberg, J. Brian Gaffney, John C. Jaynes, Jr., Henry V. Pelton, Arthur B. Powers, Anthony R. Puskarz, Sr., Mark Rohrbaugh, Richard C. Syrett, Angelo Tomasso., Jr.

CENTRAL BANK FOR SAVINGS, MERIDEN
Incorporated 1851

EXECUTIVE OFFICERS—Chairman, MacRae H. Curtis; *President, James H. Doak, Jr.;* Vice President and Treasurer, Robert W. Monroe; Senior Vice President, Arthur M. Rohde; Vice President and Comptroller, Robert L. L'Heureux, Jr.; Vice President, Peter L. Kofsuske; Vice President, Kenneth G. Penfield; Vice President, Ralph S. Winchester; Secretary, Leah M. Peczynski.

DIRECTORS—Craig A. Bossi, A. Lee Campione, MacRae H. Curtis, James H. Doak, Jr., Raymond E. Donovan, Thomas L. Ferry, Jr., Dennis F. Gaffney, Daniel Kahn, David T. Lucey, Francis J. O'Brien, Howard C. Schaefer, Howard G. Weiss.

CHELSEA SAVINGS BANK, NORWICH
Incorporated 1858

EXECUTIVE OFFICERS—*President and Treasurer, Edward M. Regets:* Vice President and Secretary, James A. Sewart.

DIRECTORS—Allyn L. Brown, Jr., Philip G. Camp, Richard A. Davis, Paul J. Driscoll, Raymond A. Helmboldt, Shepard B. Palmer, Jr., Edward M. Regets, Leonard D. Royce, Fred Seeman, James A. Sewart, Rutherford L. Swatzburg.

CITIZENS SAVINGS BANK, STAMFORD
Incorporated 1869

EXECUTIVE OFFICERS—*President, William D. Rider:* Vice President and Treasurer, Frank P. Peterson; Vice President, Nicholas A. Bochicchio, Jr.; Vice President, Michael J. Connery, Jr.; Vice President, Charles G. Meyer; Vice President, Frank R. Straub; Secretary, Janet F. Eagan; Comptroller, Walter R. Dahlgren.

DIRECTORS—Theodore B. Covert A. Reid Cross, Thomas J. Feeney, Newell W. Giles, Joseph H. Johnson, Charles C. Judd, Gertrude N. Marshall, Charles G. Meyer, William A. Oppold, Willard J. Overlock, Leo J. Pantas, Samuel F. Pierson, William D. Rider, J. Forbes Rogers, Clayton B. Weed, Jr.

CITY SAVINGS BANK, BRIDGEPORT
Incorporated 1859

EXECUTIVE OFFICERS—*President, Richard F. Freeman:* Senior Vice President, John A. Jackson, Jr.; Senior Vice President and Treasurer, Jack B. Levine; Senior Vice President, Emmett G. Murphy; Senior Vice President, William R. Potter; Senior Vice President, Henry E. Toman; Vice President, Doris Bayus; Vice President, James J. Bazata; Vice President, Stephen B. Smith; Vice President, Richard S. Wright; Secretary, Barbara A. Peterson.

TRUSTEES—Carl B. Adolphson, Hugh V. Allison, Charles L. Batchelder, Richard P. Bodine, Donald B. Christie, H. Sumner Farwell, Fred C. Frassinelli, Jr., Richard F. Freeman, Frank J. Jacko, Robert E. Johnson, James W. Jolly, John H. Larson, John P. Maloney, Philip R. Marsilius, Joseph C. Olson, W. Gibney Patterson, Harry B. Rowell, Jr., Eric Sparre, Elinor F. Wilber, Peter Wilkinson.

CITY SAVINGS BANK, MERIDEN
Incorporated 1874

EXECUTIVE OFFICERS—*President, Robert K. Montgomery:* Senior Vice President, Secretary and Treasurer, L. Clark Robison; Comptroller, Bea Sherman.

DIRECTORS—Eugene E. Bertolli, Arthur D. Boutillier, Jr., Robert G. Church, Jr., Michael M. Conroy, Foster M. Johnson, Jr., Stanley F. McGar, Robert K. Montgomery, Gary O. Olson, Robert P. Patton, L. Clark Robison, Richard D. Stapleton.

Table No. 9—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and securities gains or losses	Applicable income taxes	Income before securities gains or losses	Securities gains (losses), Net	Income before extraordinary items	Extraordinary items, Net of tax effect	Net Income
Amity Bank, Woodbridge	$143	$35	$108	.....	$108	.....	$108
Bank of New Haven	686	267	419	.....	419	.....	419
Bank of Trumbull	329	35	294	$3	297	.....	297
Charter Oak Bank and Trust Co., Hartford	681	275	406	(24)	382	.....	382
Chester Bank	569	145	424	.....	424	.....	424
Citizens Bank and Trust Co., Glastonbury	617	107	510	.....	510	.....	510
Citytrust, Bridgeport	6,310	873	5,437	(3)	5,434	.....	5,434
Colonial Bank, Waterbury	7,015	(512)	7,527	32	7,559	.....	7,559
Community Banking Co., North Branford	735	160	575	9	584	.....	584
Conn. Bank and Trust Co., Hartford	29,287	7,265	22,022	(1,003)	21,019	.....	21,019
Connecticut Women's Bank, Greenwich	99	.....	99	26	125	.....	125
Fidelity Trust Company, Stamford	1,090	77	1,013	.....	1,013	.....	1,013
First Bank, New Haven	6,016	818	5,198	(165)	5,033	.....	5,033
First Stamford Bank and Trust Company	519	211	308	.....	308	.....	308
Glastonbury Bank and Trust Company	535	103	432	.....	432	.....	432
Home Bank and Trust Company, Meriden	951	224	727	7	734	.....	734
Housatonic Bank and Trust Co., Ansonia	430	167	263	.....	263	.....	263
Jewett City Trust Company	240	32	208	1	209	.....	209
Lafayette Bank and Trust Co., Bridgeport	839	(36)	875	68	943	.....	943
Manchester State Bank	260	68	192	(44)	148	.....	148
Mattatuck Bank and Trust Co., Waterbury	(520)	5	(525)	237	(288)	.....	(288)
Merchants Bank and Trust Co., Norwalk	1,878	574	1,304	2	1,306	.....	1,306
Meriden Trust and Safe Deposit Company	232	20	212	18	230	.....	230
New Britain Bank and Trust Company	2,727	947	1,780	1	1,781	.....	1,781
New Canaan Bank and Trust Company	265	110	155	.....	155	.....	155

New England Bank and Trust Co., Enfield	301	102	199	(32)	167	.....	167
New Milford Bank and Trust Company	224	20	204	.....	204	.....	204
North American Bank & Trust Co., Stratford	781	225	556	30	586	$126	712
Norwich State Bank and Trust Company	214	56	158	.....	158	.....	158
Putnam Trust Company of Greenwich	2,531	585	1,946	(18)	1,928	.....	1,928
Salisbury Bank and Trust Co., Lakeville	557	170	387	12	399	.....	399
Security Bank & Trust Co., Bloomfield	329	87	242	.....	242	.....	242
Seymour Trust Company	1,020	203	817	(66)	751	.....	751
Simsbury Bank and Trust Company	1,483	170	1,313	(24)	1,289	.....	1,289
South Windsor Bank and Trust Company	641	158	483	(4)	479	.....	479
Southington Bank and Trust Company	552	165	387	1	388	.....	388
Terryville Trust Company	316	90	226	(1)	225	.....	225
Union Trust Company, New Haven	18,067	5,312	12,755	(192)	12,563	.....	12,563
Union Trust Company of Bridgeport	191	97	94	6	100	.....	100
United Bank & Trust Company, Hartford	5,014	628	4,386	(129)	4,257	.....	4,257
Valley Bank and Trust Co., Bridgeport	437	97	340	.....	340	.....	340
Village Bank and Trust Co., Ridgefield	190	19	171	.....	171	.....	171
Westport Bank and Trust Company	1,489	251	1,238	10	1,248	.....	1,248
Willimantic Trust Company	1,347	414	933	12	945	.....	945
Windsor Bank and Trust Company	261	76	185	(6)	179	46	225
Total	**$97,878**	**$20,895**	**$76,983**	**$(1,236)**	**$75,747**	**$172**	**$75,919**

Table No. 9—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Equity Capital Dec. 31, 1979	Net Income (loss)	Changes incident to mergers and absorptions, net	Less: Cash dividends declared	Other increases (decreases)	Total	Equity Capital Dec. 31, 1980
Amity Bank, Woodbridge	$908	$108	.....	$10	.....	$98	$1,006
Bank of New Haven	3,742	419	.....	.....	$(3)	416	4,158
Bank of Trumbull	3,130	297	.....	147	7	157	3,287
Charter Oak Bank and Trust Co., Hartford	2,294	382	.....	.....	(11)	371	2,665
Chester Bank	2,900	424	.....	151	.....	273	3,173
Citizens Bank and Trust Co., Glastonbury	2,753	510	.....	167	24	367	3,120
Citytrust, Bridgeport	40,124	5,434	.....	1,812	31	3,653	43,777
Colonial Bank, Waterbury	64,655	7,559	.....	4,087	3,000	6,472	71,127
Community Banking Co., North Branford	4,160	584	.....	127	.....	457	4,617
Conn. Bank and Trust Co., Hartford	136,097	21,019	.....	7,321	6	13,704	149,801
Connecticut Women's Bank, Greenwich	1,761	125	.....	.....	.....	125	1,886
Fidelity Trust Company, Stamford	11,291	1,013	.....	592	.....	421	11,712
First Bank, New Haven	32,520	5,033	.....	2,350	.....	2,683	35,203
First Stamford Bank and Trust Company	3,073	308	.....	31	(3)	274	3,347
Glastonbury Bank and Trust Company	3,246	432	.....	136	.....	296	3,542
Home Bank and Trust Company, Meriden	5,931	734	.....	224	46	556	6,487
Housatonic Bank and Trust Co., Ansonia	2,130	263	.....	3	(9)	251	2,381
Jewett City Trust Company	1,176	209	.....	60	.....	149	1,325
Lafayette Bank and Trust Co., Bridgeport	5,628	943	.....	263	3	683	6,311
Manchester State Bank	1,481	148	.....	19	(3)	126	1,607
Mattatuck Bank and Trust Co., Waterbury	2,565	(288)	.....	.....	165	(123)	2,442
Merchants Bank and Trust Co., Norwalk	6,287	1,306	.....	681	.....	625	6,912
Meriden Trust and Safe Deposit Company	934	230	.....	48	(14)	168	1,102
New Britain Bank and Trust Company	9,674	1,781	.....	950	.....	831	10,505
New Canaan Bank and Trust Company	2,112	155	.....	50	(17)	88	2,200

New England Bank and Trust Co., Enfield	2,035	167	.....	74	.....	93	2,128
New Milford Bank and Trust Company	2,475	204	.....	.....	(1)	203	2,678
North American Bank & Trust Co., Stratford	3,564	712	.....	.....	(98)	614	4,178
Norwich State Bank and Trust Company	1,934	158	.....	48	(3)	107	2,041
Putnam Trust Company of Greenwich	18,685	1,928	.....	820	.....	1,108	19,793
Salisbury Bank and Trust Co., Lakeville	2,630	399	.....	166	.....	233	2,863
Security Bank & Trust Co., Bloomfield	1,886	242	.....	52	.....	190	2,076
Seymour Trust Company	5,590	751	.....	300	29	480	6,070
Simsbury Bank and Trust Company	6,654	1,289	.....	374	.....	915	7,569
South Windsor Bank and Trust Company	2,299	479	.....	96	.....	383	2,682
Southington Bank and Trust Company	3200	388	.....	134	.....	254	3,454
Terryville Trust Company	1,241	225	.....	.....	(1)	224	1,465
Union Trust Company, New Haven	80,041	12,563	.....	6,420	.....	6,143	86,184
Union Trust Company of Bridgeport	2,224	100	.....	.....	.....	100	2,324
United Bank & Trust Company, Hartford	20,889	4,257	.....	977	.....	3,280	24,169
Valley Bank and Trust Co., Bridgeport	3,872	340	.....	.....	(227)	113	3,985
Village Bank and Trust Co., Ridgefield	1,916	171	.....	.....	(2)	169	2,085
Westport Bank and Trust Company	8,178	1,248	.....	435	.....	813	8,991
Willimantic Trust Company	6,536	945	.....	300	51	696	7,232
Windsor Bank and Trust Company	1,526	225	.....	23	1	203	1,729
Total	**$527,947[1]**	**$75,919**	.....	**$29,448**	**$2,971**	**$49,442**	**$577,389**

[1]See footnote table #8.

Table No. 11—ABSTRACT OF REPORTS FROM 1941-1980 (Amounts in thousands of dollars)

Year	Number of banks	Assets						Liabilities					
		Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate, bank premises, and furniture and fixtures	Other assets including federal funds sold	Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other liabilities including federal funds purchased	Total assets or liabilities
1941	64	$142,375	$88,615	$42,689	$161,107	$15,238	$470	$400,294	.....	$20,642	$28,017	$1,541	**$450,496**
1942	64	120,912	173,844	53,162	140,688	14,055	460	452,870	.....	20,708	27,729	1,815	**503,124**
1943	64	108,975	328,216	51,838	133,273	13,289	741	584,335	.....	20,843	28,535	2,620	**636,336**
1944	63	110,719	384,473	44,707	125,128	11,693	556	621,076	.....	20,919	31,712	3,570	**677,278**
1945	63	120,963	456,392	44,366	126,884	10,751	694	696,381	.....	20,769	35,182	6,717	**760,052**
1946	62	160,142	434,974	48,417	140,504	10,396	726	729,607	.....	21,491	39,175	4,887	**795,162**
1947	62	206,383	360,082	51,771	154,730	10,287	813	715,952	.....	21,996	41,645	4,475	**784,069**
1948	62	231,644	348,830	59,829	148,724	10,272	1,010	729,268	.....	22,746	44,112	4,182	**800,311**
1949	62	238,549	361,554	65,439	141,496	10,977	1,594	744,775	.....	22,771	46,781	5,283	**819,612**
1950	57	283,726	347,426	73,820	170,674	11,424	1,517	810,830	.....	23,546	47,037	7,176	**888,590**
1951	55	317,716	373,054	86,477	248,552	12,122	1,944	959,048	.....	23,876	48,628	8,313	**1,039,868**
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	.....	24,276	51,047	11,021	**1,091,747**
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	.....	25,926	55,306	12,240	**1,106,382**
1954	53	415,816	350,739	106,362	212,685	14,301	4,486	1,008,289	.....	26,850	55,076	14,174	**1,104,389**
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	.....	29,215	60,453	14,803	**1,179,553**
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	.....	31,028	63,205	16,330	**1,247,016**
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	.....	32,860	67,691	19,791	**1,281,274**
1958	43	542,619	342,317	141,169	228,446	18,594	2,744	1,153,199	.....	33,198	70,282	19,210	**1,275,889**
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	.....	36,657	78,718	18,563	**1,390,434**
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	.....	37,091	83,831	49,712	**1,438,828**
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	.....	37,222	89,109	53,939	**1,534,319**
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	.....	39,942	96,675	67,156	**1,679,908**
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	.....	42,884	99,733	65,902	**1,760,116**
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	.....	43,998	107,663	57,285	**1,826,912**
1965	33	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	.....	47,152	117,132	60,088	**1,978,854**
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	.....	61,319	126,193	72,184	**2,152,314**
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	.....	62,285	137,234	75,650	**2,465,187**
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	.....	68,217	149,148	81,886	**2,754,765**
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	$34,837	71,174	164,084	147,797	**2,827,808**
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	**3,200,661**
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	**3,088,966**
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	**3,885,531**
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	**4,309,556**
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	**4,469,305**
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	**4,739,496**
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012	.....	94,342	299,589	451,612	**4,999,555**
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726	.....	108,834	365,576	317,194	**6,568,330**
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641	.....	110,903	394,236	706,106	**7,469,886**
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224	.....	114,142	433,330	834,154	**8,337,850**
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393	.....	113,575	478,731	1,005,312	**9,081,011**

CITY SAVINGS BANK, MIDDLETOWN
Incorporated 1903

EXECUTIVE OFFICERS—*President and Treasurer, Ralph H. Shaw, II;* Executive Vice President, Milton L. Hultgren; Senior Vice President, Bruce A. Ricker; Vice President and Secretary, J. Richard Franklin; Vice President, Robert W. Hickcox; Comptroller, George Holman.

DIRECTORS—Wilbur G. Batty, Robert W. Camp, Paul S. Carrier, Jr., Ellen G. D'Oench, John D. Doolittle, Edward J. Fitzgerald, Jr., Stanley E. Gifford, Richard W. Greene, Carmelo J. Mazzotta, J. Warren Mylchreest, Jr., J. Paul Peterson, Ralph H. Shaw, II.

COLLINSVILLE SAVINGS SOCIETY
Incorporated 1853

EXECUTIVE OFFICERS—*President and Treasurer, Ralph A. Benson, Sr.;* Vice President and Secretary, Michael A. Langer; Vice President, Everett P. Eaton.

TRUSTEES—Ralph A. Benson, Sr., Arthur S. Bristol, Everett P. Eaton, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, Roy H. Olson, Clair W. Wilder.

CONNECTICUT SAVINGS BANK, NEW HAVEN
Incorporated 1857

EXECUTIVE OFFICERS—*President, Paul H. Johnson;* Senior Vice President and Treasurer, Robert C. Davis, Jr.; Senior Vice President and Secretary, Beverley H. Lamham, Jr.; Vice President, Shaun J. Kelly; Vice President, Lawrence H. Smith; Vice President, Robert L. Theve; Vice President, John E. Wright; Comptroller, William R. Ainsworth.

TRUSTEES—Mary B. Arnstein, Barry R. Banducci, Roland M. Bixler, Samuel W. Bowlby, Charles A. Cahn, Henry Chauncey, Jr., James P. Comer, Abbott H. Davis, Jr., Donald H. Davis, Ralph W. Haley, Jr., Marshall R. Holley, Philetus H. Holt, Lawrence W. Iannotti, Paul H. Johnson, Clayton A. Kolstad, Nancy N. Kops, Robert J. Leeney, Marvin K. Peterson, Victor H. Vroom.

DEEP RIVER SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—*President, Richard T. Wallace;* Senior Vice President and Treasurer, James A. Fetters; Secretary, Marion S. Olin; Vice President, Richard E. Pierce; Vice President, Robert B. Peatfield.

DIRECTORS—John Beveridge, Ernest C. Burnham, Jr., Louis Fiorelli, Lewin G. Joel, Jr., Richard D. Love, Steven E. Pitts, Julia H. Smith, James H. Thach, III, Richard T. Wallace, Donald R. Welter.

DERBY SAVINGS BANK
Incorporated 1846

EXECUTIVE OFFICERS—*President and Treasurer, Howard B. Treat, Jr.;* Senior Vice President and Secretary, John F. Costigan; Vice President, Thomas H. Wells; Vice President, David A. Dedman; Vice President, Janet B. Williams; Vice President, Oliver G. McLean, Jr.

DIRECTORS—Benjamin H. Bacon, John F. Costigan, John B. Dearborn, Angelo E. Dirienzo, Laura J. Donahue, Franklin Farrel, IV, Raymond P. Lavietes, William M. Miller, Frank M. Osak, Jr., Howard B. Treat, Jr., Bronislaw Winnick.

DIME SAVINGS BANK, NORWICH
Incorporated 1869

EXECUTIVE OFFICERS—*President, Severn T. Johanessen;* Senior Vice President and Treasurer, Clifford P. Kumpf; Vice President and Secretary, James P. Cronin.

DIRECTORS—Craig F. Bode, Richard S. Camp, Leon R. Chambers, Frank D. Demicco, Harold W. Higgins, Carl K. Hitchon, Severn T. Johanessen, Clifford P. Kumpf, Joseph S. Longo, Benjamin J. Lord, Jr., Edward G. Moran, Howard E. Murkett.

DIME SAVINGS BANK, WALLINGFORD
Incorporated 1871

EXECUTIVE OFFICERS—*President and Treasurer, Francis P. Feeney;* Vice President, Kenneth E. McCurry; Vice President, Daniel P. Sullivan; Vice President, Peter G. Pfau; Comptroller, Ronald J. Hall; Secretary, Dorothy A. Hayes.

DIRECTORS—Henry E. Bartels, Joseph H. Bateman, Philander Cooke, Charles G. Crump, II, Francis P. Feeney, Wm. Neal MacKenzie, John H. Norton, Alfred T. St. James, Fred A. Valenti, Jr.

ESSEX SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—Chairman, Charles W. Jewett; *President and Treasurer, Robert F. Herbst;* Executive Vice President, Douglas H. Olson; Vice President and Secretary, Richard Watrous; Vice President, Edward C. Hemmann.

DIRECTORS—William A. Boyd, Charles N. Doane, Jr., James H. Gould, Robert F. Herbst, Charles W. Jewett, Donald P. Morrison, John J. Speirs, Jr., Phillip J. Stueck, William R. Willard, John P. Wollack.

FARMINGTON SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—Chairman, Frank A. Cadwell, Jr.; Vice Chairman, John M. Deming; *President and Treasurer, C. Parker Fleming;* Senior Vice President, John W. Grouten; Vice President and Comptroller, John H. Hangen; Vice President, Richard F. Corliss; Secretary, Priscilla M. Smulski.

DIRECTORS—Frank A. Cadwell, Jr., George S. Chase, Howard H. Coe, John M. Deming, C. Parker Fleming, William F. Grunewald, William W. Hoppin, Harriet B. Lidgerwood, Samuel G. Robotham, William S. Wadsworth.

FAIRFIELD COUNTY SAVINGS BANK, NORWALK
Incorporated 1874

EXECUTIVE OFFICERS—*President, F. Richard Gregory;* Executive Vice President, Donald M. Lockwood; Vice President, Robert B. Devine; Treasurer, S. Thomas Valentik; Secretary, Rose T. Goodwin.

DIRECTORS—Robert B. Devine, Philip W. Goodwin, F. Richard Gregory, William J. Kolkmeyer, Donald M. Lockwood, John F. Piro, Thomas J. Riordan, Jr., William F. Stephanak, Samuel J. Stewart, Jr., William B. Woodward.

FARMERS AND MECHANICS SAVINGS BANK, MIDDLETOWN
Incorporated 1858

EXECUTIVE OFFICERS—*President, Arthur E. Webster, Jr.;* Senior Vice President, Charles H. Winn; Vice President, Kenneth R. Kjellen; Treasurer, David H. Kelsey; Secretary, Pauline M. Hamblett; Comptroller, John A. Barr, Jr.

DIRECTORS—Joseph E. Biega, Walter A. Blau, Jr., John B. Coughlin, Gregory G. Curtis, F. Martin Dohl, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Edward J. Opalacz, Herbert M. Patterson, Ernest F. Peterson, Andrew A. Pierson, David W. Reier, Burton L. Rhodes, Paul Schuster, Robert H. Simmons, Arthur E. Webster, Jr.

GROTON SAVINGS BANK, MYSTIC
Incorporated 1854

EXECUTIVE OFFICERS—*President and Treasurer, Albert E. Ricker, Jr.;* Senior Vice President and Secretary, Kenneth A. Smith; Vice President, Mark A. Turner.

TRUSTEES—Robert B. Acker, Richard E. Blodgett, Jr., Thomas F. Costello, William B. Dodge, Katherine N. Fuller, Philip C. Greene, Grover V. Lassen, Jr., Marjorie P. Moore, Andrew W. Perry, II, Richard P. Robinson.

GUILFORD SAVINGS BANK
Incorporated 1875

EXECUTIVE OFFICERS—Chairman, Gilbert M. Lombard; Vice Chairman, Hugh Mck Jones; *President and Treasurer, David D. Dudley;* Vice President and Secretary, Gilbert M. Lombard, Jr.

TRUSTEES—Edwin D. Bartlett, John M. C. Betts, Egbert Broekhuysen, Adelbert W. Cox, Richmond H. Curtiss, David D. Dudley, Hugh Mck. Jones, John B. Kidney, Gilbert M. Lombard, H. Logan Page, III, Winthrop Smith.

JEWETT CITY SAVINGS BANK
Incorporated 1873

EXECUTIVE OFFICERS—*Senior Vice President, Reino E. Horstmeyer;* Vice President, Paul E. Chase; Secretary, Helen L. Brennan.

DIRECTORS—Robert L. Brodeur, Edward J. Chominski, Don K. Collins, Dominic Demicco, H. Eugene LaBonne, George H. Lane, Eugene W. Lescoe, John A. Ricketts, Donald Vachon.

LIBERTY BANK FOR SAVINGS, MIDDLETOWN
Incorporated 1825

EXECUTIVE OFFICERS—*President, Frank J. Godwin, Jr.;* Executive Vice President, Patrick J. Crowley; Executive Vice President, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice President, Paul H. Beaulac; Senior Vice President, Philip P. Cacciola; Vice President, Gary L. Carter; Vice President, Ronald J. Catrone; Vice President, Harry W. Colonis; Vice President, James L. Fetters; Secretary, Donald C. Davis.

DIRECTORS—David E. A. Carson, Donald C. Davis, Woodbridge A. D'Oench, Frank J. Godwin, Jr., Raymond S. Hedges, Ann N. Hibino, Barbara J. Maynard, Willard M. McRae, John A. McGarry, Gordon B. McWilliams, John B. Newman, Nathan I. Shapiro, Robert E. Stevens, Eugene F. Sturgeon, William E. Tucker.

LITCHFIELD SAVINGS BANK
Incorporated 1850

EXECUTIVE OFFICERS—*President, Howard E. Kerpelman;* Executive Vice President, Henry C. Stocking; Vice President, Sidney W. Hine; Secretary and Treasurer, Frances A. Harmon.

DIRECTORS—Elmer T. Browne, A. Austin Cheney, Myron R. Clark, Jr., George C. Dudley, Robert M. FitzGerald, William M. Houldin, Jr., Oswald W. Marrin, Donald K. Mayland, Edward M. Sepples, Jr., E. Geoffroy Ward, Jr.

MECHANICS AND FARMERS SAVINGS BANK, BRIDGEPORT
Incorporated 1871

EXECUTIVE OFFICERS—*Chairman, Edward R. Kasparek;* President, David J. Sullivan; Vice Chairman, William H. Aiken; Vice President and Treasurer, Frederick C. Mayernik; Vice President and Secretary, Walter A. Henderson.

TRUSTEES—William H. Aiken, Walter Breslav, Jr., Victor C. Cogswell, Albert E. Diem, C. Phillip Epifano, Donald E. Farrar, William L. Hawkins, Frank A. Healy, Marian L. Heard, John S. Heher, Alfred T. Joldersma, Edward R. Kasparek, Verne L. King, Stanley Manasevit, Lloyd H. Meyer, Milton J. Morgan, Vincent M. Simko, David J. Sullivan, Robert T. Switzgable.

MECHANICS SAVINGS BANK, HARTFORD
Incorporated 1861

EXECUTIVE OFFICERS—*President and Treasurer, Jack C. Myles;* Senior Vice President and Controller, Reinhold Quasnitschka; Senior Vice President, Ernest C. Wignall; Vice President, William J. Anderson; Vice President, Francis J. Crowley; Vice President, Thomas R. Hurt; Vice President, Richard T. Langan; Vice President, Robert R. Northover.

DIRECTORS—Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, John Donnelly, Sister Francis Marie Garvey, Dennis F. Hardcastle, Richard B. Haskell, Thomas J. Kelleher, Worth Loomis, John S. Murtha, Jack C. Myles, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Warren C. Stoker, Samuel H. Title, Bruce N. Torell, John L. Way, II.

MILFORD SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS—*President and Treasurer, Donald A. Patenaude;* Executive Vice President, Paul W. Austin; Vice President, Theodore H. Goodwin; Secretary, June M. Kugler; Comptroller, Thomas F. Hibson, Sr.

TRUSTEES—Paul W. Austin, Robert D. Beard, Robert J. Clemence, Joseph J. Einhorn, Harold S. Greenbaum, William D. Harlow, Joseph P. Kaluzynski, Richard J. Monahan, Clement P. Passariello, Donald A. Patenaude, Deforest W. Smith, Robert H. Smith, Sally A. Stowe, Frederick B. Warren.

MOODUS SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS—President, Albert G. Hall; Vice President, Daniel W. Maus, Sr.; *Executive Vice President, Ward T. Alling;* Vice President and Treasurer, George P. Drenga; Vice President and Secretary, Hermine J. Fiala.

DIRECTORS—John J. Blaschik, Sr., Clifford E. Brooks, Sumner I. Brownell, William T. Hood, Jr. Mary E. Pour, Charles J. Wolf.

NATIONAL SAVINGS BANK, NEW HAVEN
Incorporated 1866

EXECUTIVE OFFICERS—*President and Treasurer, Malcolm E. Braren;* Executive Vice President and Secretary, Stanley Spilecki; Vice President and Controller, J. Richard Hanover; Vice President, Robert J. Grubbs.

DIRECTORS—Jean A. Adnopoz, Malcolm E. Braren, Gordon P. Chambers, Milton P. DeVane, William A. Flint, Jr., Serverio D. Fodero, Richard M. Grave, Armin B. Hemberger, H. Everton Hosley, Jr., Thomas C. Ingersoll, Phillip S. Kaplan, Stanley Spilecki, James A. Thomas, Charles A. Williams, Charles L. Willoughby, Charles E. Woods.

NAUGATUCK SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS—*Chairman, Adrian C. Olson;* President, Richard D. Coe; Vice President and Treasurer, Stephen J. Sweeney, Jr.; Secretary, Mark C. Yanarella; Comptroller, William N. Villano.

TRUSTEES—Gordon A. Anderson, Richard D. Coe, Raymond E. Dowling, Howard N. Fassett, Milton D. Grele, William B. McKenzie, Henry T. Moeckel, Adrian C. Olson, Robert C. Sutherland, Stephen J. Sweeney, Sr., Carl R. Toothaker, Louis F. Voegeli.

NEW CANAAN SAVINGS BANK
Incorporated 1859

EXECUTIVE OFFICERS—*Executive Vice President, Jeremy N. Murphy;* Executive Vice President and Treasurer, Edward S. Swanson; Vice President, Edward E. Weed; Vice President, John D. Sable.

TRUSTEES—Lila H. Coleman, Peter B. Emmons, Julius Groher, V. Donald Hersam, Jr., Penfield C. Mead, Welles Murphey, Jr., Carlton S. Raymond, Jr., Charles F. Smithers, Jr., Walter A. Stewart.

NEW HAVEN SAVINGS BANK
Incorporated 1838

EXECUTIVE OFFICERS—*Chairman, Leo F. Stanley;* President, Robert M. Geier; Executive Vice President and Treasurer, Charles L. Terrell; Senior Vice President, Kenneth P. Kaminsky; Senior Vice President, Thomas A. Lafreniere; Vice President and Secretary, Robert F. Crosby; Vice President, Lillian A. Celone; Vice President, Charles S. Palmer; Vice President, David R. Rice; Vice President, Alfred E. Tosetti.

DIRECTORS—John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick F. Fagal, John D. Fassett, Robert M. Geier, Angus N. Gordon, Jr., Jane D. Keeler, John M. Lyons, Philip Paolella, Catherine St. John, Robert N. Schmalz, C. Thomas Smith, Leo F. Stanley, Joseph L. Stewart, Charles L. Terrell, Edward White, Jr., Paul D. Wingate.

NEW MILFORD SAVINGS BANK
Incorporated 1858

EXECUTIVE OFFICERS—*President and Treasurer, F. Wayne Arnold;* Comptroller, Jordan E. Barrows; Secretary, Lillian K. Hess; Vice President, Betty A. Fredlund; Vice President, Peter J. Sheehan.

DIRECTORS—Forrest D. Arnold, F. Wayne Arnold, William H. Barton, Jr., Herbert E. Bullock, Ralph F. Camp, Louis George, John V. Haxo, Julian I. Slone.

NEWTOWN SAVINGS BANK
Incorporated 1855

EXECUTIVE OFFICERS—*President, Kenneth M. Adams;* Senior Vice President and Treasurer, Joseph R. Humeston; Vice President, David H. Treadwell; Vice President, Herman W. Parker; Vice President and Secretary, Frances P. Sutton; Vice President, John F. Holian.

TRUSTEES—Kenneth M. Adams, Nelson G. Curtis, Robert S. Grossman, John F. Holian, Joseph R. Humeston, Albert H. Nichols, James M. Osborne, Jr., Herman W. Parker, Gene A. Rubino, Spencer M. Stout, Russell F. Strasburger.

NORTHWEST BANK FOR SAVINGS, WINSTED
Incorporated 1875

EXECUTIVE OFFICERS—*President and Treasurer, Lanard A. Krause;* Vice President and Secretary, James E. Davis; Comptroller, James A. Frink.

DIRECTORS—Harry C. Cook, Milton Dolinsky, Jonathan F. Ells, Charles J. Fecto, Andrew S. Grinvalsky, John B. Kenney, Lanard A. Krause, Caroline B. LaMonica, Norman F. Thompson, III.

NORWALK SAVINGS SOCIETY
Incorporated 1849

EXECUTIVE OFFICERS—*President, Frank J. Culhane;* Executive Vice President and Treasurer, Robert T. Judson; Senior Vice President and Secretary, Calvin W. Smith; Vice President, Jere T. Dorney; Vice President, Charles F. Howell.

DIRECTORS—Francis L. Bennett, Frank J. Culhane, Peter Driscoll, Frederick A. Ells, Jr., Kenton M. Ericson, Robert T. Judson, Antonios Karadimas, Nicholas J. Nardi, Donald St. John.

NORWICH SAVINGS SOCIETY
Incorporated 1824

EXECUTIVE OFFICERS—*President, Robert H. Steele;* Senior Vice President and Secretary, Wesley C. Sholes; Vice President and Treasurer, Michael J. Hartl; Vice President, Edgar C. Gerwig; Vice President, J. Roger Marien.

DIRECTORS—Robert H. Steele, James J. Dutton, William J. Evans, William C. Harding, Walter L. McGill, Harrison C. Noyes, Jr., D. Leslie Olsen, Richard P. Reed, Lawrence V. Sarni, Wesley C. Sholes, Martin C. Shapiro.

PEOPLE'S SAVINGS BANK, BRIDGEPORT
Incorporated 1842

EXECUTIVE OFFICERS—*Chairman, Norwick R. Goodspeed;* President and Treasurer, Lloyd F. Pierce; Secretary, Sandra J. Brown; Executive Vice President, David L. Brigham; Executive Vice President, Edward M. Freda; Executive Vice President, Leonard M. Mainiero; Senior Vice President, James P. Biggs; Senior Vice President, Raymond P. Granville; First Vice President, Edward H. Bucnis; First Vice President, Jeffrey L. Coulson; First Vice President, Paul H. Hughes, II; First Vice President, Michael J. Leone; Vice President, Francis E. Callahan; Vice President, Michael A. Cioffi; Vice President, Walter S. Dusza, Jr.; Vice President, Raymond P. Guerney; Vice President, C. Chase Hewes; Vice President, John A. Klein; Vice President, Anne B. McCarthy; Vice President, William G. Polk; Vice President, Parry E. Spahr; Vice President, E. Payton Thompson; Vice President, Peter P. Traussi; Vice President, David J. Walker.

TRUSTEES—Edward P. Bullard, III, George P. Carter, John J. Driscoll, George R. Dunbar, Joseph M. Goloff, Norwick R. Goodspeed, Edward E. Harrison, Samuel W. Hawley, Robert W. Huebner, Geraldine W. Johnson, Wesley J. Kiley, H. Parker Lansdale, D. Laurie MacCuaig, John F. Merchant, John G. Phelan, Lloyd F. Pierce, Charles F. Reed, John J. Scanlon, Cecil S. Semple, Frederick B. Silliman, Gerald J. Tobias, Wilmot F. Wheeler, Jr.

PEOPLE'S SAVINGS BANK, NEW BRITAIN
Incorporated 1907

EXECUTIVE OFFICERS—Chairman, Julius J. Kremski; *President and Treasurer, Stanley J. Labieniec;* Senior Vice President and Secretary, Richard R. Ringwood; Vice President, Richard S. Mansfield.

DIRECTORS—Stanley Archacki, Walter D. Blogoslawski, Matthew R. Duksa, John J. Flis, Robert A. Gryboski, Henry J. Gwiazda, Edward Januszewski, Julius J. Kremski, Stanley J. Labieniec, Walter J. Liss, Edwin Ostrowski, A. Richard Puskarz, Jr., Eugene Rosol, Edward Seremet, Chester S. Sledzik, Joseph Welna.

PEOPLE'S SAVINGS BANK, ROCKVILLE
Incorporated 1870

EXECUTIVE OFFICERS—*President and Treasurer, Frederick S. Winkley;* Vice President, John S. Mason; Vice President, Malcolm W. Thompson; Secretary, J. Robert Lessard.

DIRECTORS—Lois S. Barlow, Frederick Bilow, Donald B. Caldwell, Martin F. Fagan, Nelson R. Gottier, Douglas R. Hayes, J. Robert Lessard, John S. Mason, Frederick W. McKone, Malcolm W. Thompson, Frederick S. Winkley.

PUTNAM SAVINGS BANK
Incorporated 1862

EXECUTIVE OFFICERS—President, Raymond A. Brousseau; *Executive Vice President, Lucius E. Arnold;* Vice President, William H. Mansfield, Jr.; Secretary and Treasurer, Gilbert E. Morse.

TRUSTEES—Lucius E. Arnold, Raymond A. Brousseau, Earl Gagnon, Charlotte Greenhalgh, Russell B. King; William H. Mansfield, Jr., Gilbert E. Morse, Leonard G. Partridge, Merrill L. Seney, Raymond T. Wheaton.

RIDGEFIELD SAVINGS BANK
Incorporated 1871

EXECUTIVE OFFICERS—Chairman, Carleton A. Scofield; *President and Treasurer, Charles Coles, Jr.*

DIRECTORS—Edwin B. Allan, Charles Coles, Jr., Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt, Jr., Abraham N. Morelli, Sr., Carleton A. Scofield, Reed F. Shields, J. Mortimer Woodcock.

SAVINGS BANK OF ANSONIA
Incorporated 1862

EXECUTIVE OFFICERS—Chairman, Edward W. Miller; Vice Chairman, Henry Tolman, III; *President and Treasurer, Sherwood W. Travers;* Secretary, Monica Pantaleo; Executive Vice President, Frederick J. Quinn; Vice President and Controller, Joseph M. Miller, Jr.; Vice President, Margaret M. Fisher; Vice President, Michael Rosso; Vice President, Thomas A. Gabianelli; Vice President, Clifford T. Mole.

DIRECTORS—William C. Bassett, Joseph B. Buckley, Terry R. Chatfield, Donald F. Clemons, David B. Cohen, Ralph R. DeFonce, Franklin S. Harris, Hedley V. McLaughlin, Edward W. Miller, Neil D. Morrison, Paul Pawlak, Irene G. Smith, Henry Tolman, III, Sherwood W. Travers, Lawson Van Riper.

SAVINGS BANK OF DANBURY
Incorporated 1849

EXECUTIVE OFFICERS—*President, Florence R. Helley;* Senior Vice President and Treasurer, William S. Morse, Jr.; Vice President, Richard F. Gretsch; Vice President and Secretary, Marita A. Ryan; Provost, Harold P. Splain.

DIRECTORS—John C. Doran, Joseph W. Dumser, James F. Edwards, Daniel E. Gerow, Richard F. Gretsch, Florence R. Helley, John W. Hoffer, John McLean, II, William S. Morse, Jr., A. Searle Pinney.

SAVINGS BANK OF MANCHESTER
Incorporated 1905

EXECUTIVE OFFICERS—Chairman, John D. LaBelle; *President and Treasurer, William R. Johnson;* Vice President, Frank J. Miller; Vice President, Arthur E. Smith; Vice President and Comptroller, K. Craig Barnes; Vice President, William F. Legault; Vice President, Thomas J. Matrick; Secretary, Dorothy M. Sonego.

DIRECTORS—Thomas A. Bailey, Walter A. Carter, Jr., Edgar H. Clarke, Aaron Cook, M. Adler Dobkin, Ermano Garaventa, Fred W. Geyer, Jack R. Hunter, William R. Johnson, John D. LaBelle, George H. Marlow, Robert B. McCann, Frank J. Miller, Richard S. Olmsted, Eleanor S. Rubinow, Arthur E. Smith, Harlan D. Taylor, William B. Thornton.

SAVINGS BANK OF NEW LONDON
Incorporated 1827

EXECUTIVE OFFICERS—*President, Richard L. Creviston;* Vice President, Lawrence E. Alderson, Jr.; Vice President, Joseph H. Coutu; Vice President, Robin Honiss; Vice President and Treasurer, Paul A. Johnson; Vice President, William A. Konturas; Vice President and Comptroller, Donald B. Moran; Vice President, Robin E. Owens; Vice President, Lawrence H. Strickland; Vice President, Michael Velgouse, Jr.; Vice President, David C. Whelden; Secretary, Margaret L. Trakas.

TRUSTEES—Pierce F. Connair, Richard L. Creviston, Robert A. Doherty, Neil E. Humphreville, Frank J. Laycock, Dorothy B. Leib, Otto E. Liebig, Jr., Robert W. Marrion, William W. Miner, John F. Mirabito, Stanley Popiel, Robert J. Sullivan, Jr., James R. Vest, Ruth Vogt.

SAVINGS BANK OF ROCKVILLE
Incorporated 1858

EXECUTIVE OFFICERS—Chairman, Francis J. Gregory; *President, William J. McGurk;* Vice President and Secretary, Dorothea H. Preuss.

DIRECTORS—Charles G. Chilberg, Eugene W. Gresh, Richard S. Hutton, Peter F. Olson, Robert J. Pigeon, Dorothea H. Preuss, Marjorie A. Purnell, Raymond E. Ramsdell, Francis S. Rupprecht, Herman W. Usher, Wayne O. Vincent, Howard F. Wolfanger, Edward W. Zahner.

SOCIETY FOR SAVINGS, HARTFORD
Incorporated 1819

EXECUTIVE OFFICERS—*President, Elliott C. Miller;* Executive Vice President and Treasurer, William W. Wilcox; Executive Vice President, Charles E. Edmond, Jr.; Executive Vice President, Todd B. Ikard; Senior Vice President and Secretary, Paul M. Aldrich; Senior Vice President, G. William Ellis, III; Vice President, Raymond U. Rosa; Vice President and Controller, Ralph K. Packard; Vice President, William T. Kosturko; Vice President, Robert W. Beggs, Jr.; Vice President, Edward Cohen; Vice President, Charles J. DeSimone; Vice President, Albert E. Fiacre; Vice President, David M. G. Hammaker; Vice President, Naomi M. Hammer; Vice President, Frank J. Haran, Jr.; Vice President, Brian F. Landry; Vice President, William L. Levesque; Vice President, Donald P. Mullane; Vice President, Peter K. Mulligan; Vice President, Joseph A. Pascal; Vice President, Bruce H. Perry; Vice President, Otto W. Rudolph; Vice President, Thomas W. Sawyer; Vice President, William J. Stockwell; Vice President, James H. Vanderhoff; Vice President, Jon R. Vining; Vice President, William E. Zabel.

TRUSTEES—Charles J. Cole, Sister Mary Consolata, Bob Eddy, Arthur J. Emma, Alfred D. Ford, Burnell A. Gustafson, Reese H. Harris, Jr., Edward W. Large, Elliott C. Miller, John F. Shea, Jr., James A. Stewart, Crampton Trainer, Anthony E. Wallace, Robert A. Weinerman, Archibald M. Woodruff.

SOUTH NORWALK SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—*President and Treasurer, Leland C. Gates, Jr.;* Senior Vice President, Thomas R. Lyons; Senior Vice President and Secretary, Janet S. Wolucki; Vice President, Frank T. Favano, Jr.; Vice President, J. William Hyatt; Vice President, John O. Monks.

DIRECTORS—Robert G. Bowman, C. Walter Buhler, Everett S. Bulkley, Jr., Renwick E. Case, Edward J. Flynn, Thomas J. Gardella, Leland C. Gates, Jr., William O. Keene, Thomas R. Lyons, Charles D. Staack, John H. Woodward.

SOUTHINGTON SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—Chairman, Samuel W. Bowers, *President, Robert A. Kane;* Executive Vice President, Ralph G. Mann; Vice President and Treasurer, James J. Condren; Vice President, Elizabeth F. McKeon.

DIRECTORS—Samuel W. Bowers, Milton E. Chaffee, Juanine S. DePaolo, Albert J. Dudzik, Jr., Walter J. Hushak, Robert A. Kane, Michael J. Karabin, David P. Kelley, Ralph G. Mann, Anthony S. Pizzitola, George C. Putnam, Marshall H. Tolles, G. Robert Triano.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS
Incorporated 1872

EXECUTIVE OFFICERS—Chairman, John M. Patten; *President, John W. Zelz;* Executive Vice President and Treasurer, Charles W. Schwanda; Vice President, William L. Sorensen; Vice President, Renato A. Pellizari; Secretary, Gilbert A. Wagner, Jr.

TRUSTEES—Anna K. Bidorini, A. Joseph Botnick, Harriet B. Cheman, Silvio L. DeCicco, Aldo J. Guarco, Raymond B. Kelsey, William O. Ladish, Ronald A. Mitchell, John M. Patten, Renato A. Pellizari, Mario Posocco, Charles W. Schwanda, William L. Sorensen, William H. Warmington, John W. Zelz.

STATE BANK FOR SAVINGS, HARTFORD
Incorporated 1858

EXECUTIVE OFFICERS—Chairman, Robert L. Rosensweig; *President, John L. Flannery;* Vice President, Theodore M. Beebe; Senior Vice President and Secretary, Richard C. Bestor; Senior Vice President and Treasurer, Lee A. Gagnon; Vice President, David H. Galusha; Vice President, Robert E. Lee; Executive Vice President, Robert B. Woerheide.

TRUSTEES—Robert B. Bruner, Bice Clemow, Robert N. Davis, Jr., Oliver F. Eldridge, John L. Flannery, William H. Farley, J. Thomas Montgomery, John J. O'Keefe, Glenda Copes Reed, Paul G. Roberts, Robert L. Rosensweig.

STAMFORD SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—*Chairman, David L. Stewart, Jr.;* President and Treasurer, George C. Kay; Executive Vice President, Richard E. Taber; Vice President, Richard G. Walker; Vice President, Robert W. Vail; Vice President, John Kantzas; Vice President, George E. Lofgren; Vice President, Henry C. Richards; Vice President and Secretary, Louise T. Comerford.

DIRECTORS—Benjamin Bogin, Marcia B. Bull, Aubrey J. Carter, Francis M. DeLuca, Nicholas DuBiago, C. Louis Fincke, Griffith E. Harris, Louis J. Iacovo, George C. Kay, Henry C. Richards, Richard G. Slagle, David L. Steward, Jr., Edward M. Strayhorne, Malcolm P. Taylor.

SUFFIELD SAVINGS BANK
Incorporated 1869

EXECUTIVE OFFICERS—Chairman, Sydney F. Fuller; *President and Treasurer, David H. Johnson;* Executive Vice President, Robert C. DiGennaro.

TRUSTEES—Charles T. Alfano, Sumner F. Bissell, Richard C. Blackburn, Helen K. Christian, William P. Edmonds, Sydney F. Fuller, Astrid T. Hanzalek, David H. Johnson, Realtus E. McCuin, Charles Pennachio, Elias Shapiro, Syeeda Wilkins, Edward S. Zaczynski.

THOMASTON SAVINGS BANK
Incorporated 1874

EXECUTIVE OFFICERS—Chairman, Edward G. Hazen; Vice Chairman, Philip M. Fischer; *President and Treasurer, Foster A. Snyder;* Executive Vice President and Secretary, George J. O'Rourke; Senior Vice President, George R. Cocco; Vice President, John C. Miecznikowski; Vice President, Joanne O. Ziemba; Vice President, Peter M. Dahlin.

DIRECTORS—John H. Cassidy, Clifford T. Conklin, Philip M. Fischer, Edward G. Hazen, Joseph F. Lovetere, George J. O'Rourke, Daniel P. Samson, Foster A. Snyder, Robert W. Tolles.

TOLLAND BANK
Incorporated 1841

EXECUTIVE OFFICERS—*President, Guy Cambria, Jr.;* Chairman, John H. Elliott; Executive Vice President and Secretary, Leon J. Chorches; Vice President, Robert S. Lazzari; Treasurer, Geraldine R. Strong.

DIRECTORS—Bernice H. Aborn, Roland E. Antil, Lawrence J. Becker, Robert C. Boardman, Guy Cambria, Jr., Leon J. Chorches, Rodney C. Dimock, William E. Dowty, Jr., John H. Elliott, Thomas S. Moore.

TORRINGTON SAVINGS BANK
Incorporated 1868

EXECUTIVE OFFICERS—*Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice President, Joseph C. Gelormino; Treasurer and Controller, Donald C. Andrews.

DIRECTORS—G. Campbell Becket, Edwin G. Booth, John H. Brooks, Frank R. Buonocore, Walter G. Gisselbrecht, Hezekiah E. Goodwin, G. Charles Hepprich, Thomas K. Hubbard, Thomas A. Kelley, Jr., Peter J. McLaughlin, Hazen R. Ober, Raymond G. O'Connell, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

UNION SAVINGS BANK OF DANBURY
Incorporated 1866

EXECUTIVE OFFICERS—*President, Edward G. Farrell;* Treasurer, Charles F. Frosch; Vice President and Secretary, Richard J. Moore; Vice President, Emil B. Migliorati; Vice President, Thomas A. Nolan.

TRUSTEES—Julius J. Bielizna, J. Thayer Bowman, William J. Braun, Edward J. Crotty, Edward L. Goos, Emil B. Migliorati, William J. Murphy, Thomas A. Nolan, Sydney A. Rapp, Jr., Carl A. W. Rogers, Jr., Harry V. Sturdevant, Kenneth A. Taylor.

WILLIMANTIC SAVINGS INSTITUTE
Incorporated 1842

EXECUTIVE OFFICERS—Chairman, Maurice M. King; *President and Treasurer, William R. Wilcox, Jr.;* Vice President, Alexis J. Caisse; Vice President, Alexander F. Fabian, Jr.; Vice President, Melvin E. Lincoln; Vice President, Charles L. Pennewill, Jr.; Secretary, Harriet T. Gamache; Comptroller, Robert E. Krodel, Jr.

DIRECTORS—Leland P. Abbey, Alexis J. Caisse, Joseph F. Dannehy, Robert G. Gillard, Maurice M. King, Melvin E. Lincoln, Alva P. Loiselle.

WINSTED SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—Chairman, Joseph W. Rosgen; *President, Anthony A. Angarano;* Executive Vice President, Robert W. Fancher; Vice President and Treasurer, James G. Veneziano; Vice President and Secretary, Mary Lou Tanner; Vice President, Robert E. Grazia; Vice President, Peter T. Winn.

DIRECTORS—Anthony A. Angarano, William J. Darcey, Robert W. Fancher, Edward J. Voskowsky, John G. Groppo, Harold A. Morton, David B. Nichols, Margaret C. Serafini, D. John Vaccari.

WOODBURY SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS—*President and Treasurer, James J. Clark;* Vice President and Secretary, Joseph V. Wasilauskas; Vice President, Robert E. Powers; Vice President, J. Garry Mitchell.

DIRECTORS—James J. Clark, Dennis J. Hussey, Edith A. Knox, J. Garry Mitchell, Addis W. Morgan, Arthur E. Olsen, Edward W. Phillips, William L. Sadlon, Frank E. Shepard, Jr.

Table No. 12—COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS DECEMBER 31, 1980 AND DECEMBER 31, 1979

(Amounts in thousands of dollars)

	1980	1979	Increase (Decrease)	Percentage Change
ASSETS				
Cash due from depository institutions	$402,158	$272,803	$129,355	47.42%
U.S. Treasury, Agency, and Corporation obligations	1,000,014	744,913	255,101	34.25
Corporate bonds	698,614	524,283	174,331	33.25
Obligation of States and political sub. in the U.S.	132,510	166,003	(33,493)	(20.18)
Other bonds, notes, and debentures	137,641	219,823	(82,182)	(37.39)
Corporate stock	714,537	738,364	(23,827)	(3.23)
Federal funds sold and sec. purchased u/a to resell	438,519	297,188	141,331	47.56
Real estate loans, Total (excluding unearned income)	[10,525,248]	[10,206,020]	[319,228]	3.13
Less: Allowance for possible loan losses	(25,742)	(22,545)	(3,197)	14.18
Real estate loans, Net	10,499,506	10,183,475	316,031	3.10
Other loans, Total (excluding unearned income)	[1,037,244]	[902,797]	[134,447]	14.89
Less: Allowance for possible loan losses	(3,194)	(2,863)	(331)	11.56
Other loans, Net	1,034,050	899,934	134,116	14.90
Bank premises, furniture and fixtures, capital leases, etc.	149,877	139,460	10,417	7.47
Real estate owned other than bank premises	65,626	73,309	(7,683)	(10.48)
Investments in unconsolidated sub. and associated companies	6,864	(688)	7,552	100.00+
Other assets	233,656	198,221	35,435	17.88
Total assets	**15,513,572**	**14,457,088**	**1,056,484**	**7.31**
LIABILITIES				
Savings deposits:				
Subject to transfer by order (interest bearing)	130,299	105,184	25,115	23.88
Other	4,699,009	5,291,700	(592,691)	(11.20)
Time deposits	8,856,574	7,381,200	1,475,374	19.99
Total Savings and Time Deposits	**13,685,882**	**12,778,084**	**907,798**	**7.10**
Demand deposits:				
Subject to transfer by order (noninterest-bearing)	141,412	131,044	10,368	7.91
Other	32,552	27,426	5,126	18.69
Total Demand Deposits	**173,964**	**158,470**	**15,494**	**9.78**
Total Deposits	**13,859,846**	**12,936,554**	**923,292**	**7.14**
Federal funds purchased and sec. sold u/a to repurchase	6,702	7,760	(1,058)	(13.63)
Mortgage indebtedness and liability for capital leases	5,225	5,423	(198)	(3.65)
Other liabilities for borrowed money	357,473	292,138	65,335	22.36
Other liabilities	87,631	89,084	(1,453)	(1.63)
Total Liabilities (excluding subordinated notes and debentures)	**14,316,877**	**13,330,959**	**985,918**	**7.40**
Subordinated notes and debentures	**39,880**	**41,585**	**(1,705)**	**(4.10)**
SURPLUS ACCOUNTS				
Surplus	240,730	228,147	12,583	5.52
Undivided profits	777,559	732,610	44,949	6.14
Other surplus reserves	138,526	123,787	14,739	11.91
Total Surplus Accounts	**1,156,815**	**1,084,544**	**72,271**	**6.66**
Total Liabilities and Surplus	**$15,513,572**	**$14,457,088**	**$1,056,484**	**7.31%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1980
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury, Agency, and Corporation obligations	Corporate bonds	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Corporate stock
American Savings Bank, New Britain	$5,370	$800	$966	.....	$1,226	$9,248
The Banking Center, Waterbury	51,122	81,729	1,099	$3,050	8,649	16,622
Berlin Savings Bank, Kensington	1,234	7,151	8,691	.....	2,061	4,014
Branford Savings Bank	1,226	5,098	1,223	406	2,135	4,970
Bristol Savings Bank	7,803	20,184	10,453	.....	1,220	15,840
Brooklyn Savings Bank, Danielson	471	6,678	5,684	746	1,090	2,768
Burritt Mutual Savings Bank, New Britain	13,194	2,277	12,558	.....	749	2,827
Central Bank for Savings, Meriden	3,850	12,306	6,966	.....	3,986	14,918
Chelsea Savings Bank, Norwich	1,525	10,411	6,850	958	1,395	8,670
Citizens Savings Bank, Stamford	1,693	13,789	8,97[illegible]	.....	55	5,061
City Savings Bank of Bridgeport	14,523	18,810	25,761	.....	5,952	20,884
City Savings Bank of Meriden	1,629	4,561	877	100	100	3,626
City Savings Bank of Middletown	3,354	3,979	817	.....	443	4,177
Collinsville Savings Society	316	4,353	1,299	.....	654	875
Connecticut Savings Bank, New Haven	45,518	34,939	19,941	.....	2,091	39,616
Deep River Savings Bank	4,673	4,615	4,652	.....	634	2,015
Derby Savings Bank	10,762	8,572	11,237	.....	.....	8,281
Dime Savings Bank of Norwich	638	5,937	6,833	502	722	2,308
Dime Savings Bank of Wallingford	3,355	8,928	1,689	.....	480	3,800
Essex Savings Bank	2,196	5,494	820	.....	144	1,799
Fairfield County Savings Bank, Norwalk	2,673	3,700	5,877	.....	483	4,678
Farmers & Mechanics Sav. Bk., Middletown	3,847	5,163	400	.....	311	3,021
Farmington Savings Bank	10,910	4,819	13,615	.....	710	2,941
Groton Savings Bank, Mystic	2,026	7,622	5,902	125	.....	1,973
Guilford Savings Bank	842	3,729	4,830	211	423	2,878
Jewett City Savings Bank	2,483	4,531	1,696	.....	479	2,111
Liberty Bank for Savings, Middletown	11,883	21,193	244	.....	3,893	20,210
Litchfield Savings Bank	2,289	2,707	3,266	.....	496	7,962
Mechanics & Farmers Sav. Bk., Bridgeport	7,516	28,387	6,259	.....	713	5,021
Mechanics' Savings Bank, Hartford	7,920	53,880	19,272	.....	3,862	12,111

Milford Savings Bank	1,203	8,917	3,268	.....	.....	976
Moodus Savings Bank	140	380	1,060	.....	129	242
National Savings Bank, New Haven	881	9,302	9,036	912	2,192	8,842
Naugatuck Savings Bank	2,207	4,654	7,495	.....	971	3,544
New Canaan Savings Bank	2,050	8,447	1,288	.....	10	3,075
New Haven Savings Bank	28,505	16,552	23,495	19,738	3,412	62,036
New Milford Savings Bank	1,277	.....	19,544	318	13,503	32,700
Newton Savings Bank	746	1,299	4,940	.....	1,343	4,699
Northwest Bank for Savings, Winsted	696	1,017	1,423	.....	483	5,766
Norwalk Savings Society	3,605	14,787	10,518	2,183	397	9,435
Norwich Savings Society	1,915	18,843	17,693	803	1,487	9,402
People's Savings Bank—Bridgeport	24,081	88,328	16,278	68,346	7,683	191,966
People's Savings Bank of New Britain	1,742	8,088	3,983	.....	99	4,137
People's Savings Bank, Rockville	708	4,933	3,476	.....	532	3,543
Putnam Savings Bank	3,765	2,618	375	.....	4,211	1,033
Ridgefield Savings Bank	856	7,735	300	366	329	979
Savings Bank of Ansonia	4,540	8,449	5,132	6,690	1,109	12,155
Savings Bank of Danbury	1,647	38,387	10,823	4,494	100	3,645
Savings Bank of Manchester	11,501	24,874	4,861	.....	81	11,563
Savings Bank of New London	2,061	8,972	4,615	12,478	.....	12,148
Savings Bank of Rockville	1,427	14,651	14,373	.....	1,348	7,061
Society for Savings, Hartford	30,867	170,648	254,244	.....	35,657	34,657
Southington Savings Bank	1,276	2,281	2,845	.....	.....	4,024
South Norwalk Savings Bank	4,002	11,195	6,263	7,861	598	11,575
Stafford Savings Bank, Stafford Springs	1,050	7,415	1,637	446	884	2,232
Stamford Savings Bank	13,776	28,108	22,395	.....	8,353	6,230
State Bank for Savings, Hartford	14,861	44,696	18,170	.....	3,151	6,462
Suffield Savings Bank	1,337	1,598	7,598	.....	.....	5,604
Thomaston Savings Bank	1,264	4,518	3,478	894	2,183	2,452
Tolland Bank	730	2,475	1,060	.....	417	2,081
Torrington Savings Bank	1,667	11,293	2,464	.....	169	1,162
Union Savings Bank of Danbury	4,622	6,587	9,967	577	.....	3,820
Willimantic Savings Institute	536	5,576	860	.....	637	2,968
Winsted Savings Bank	2,658	4,275	160	.....	227	3,621
Woodbury Savings Bank	1,118	11,774	4,745	306	790	3,477
Total	**$402,158**	**$1,000,014**	**$698,614**	**$132,510**	**$137,641**	**$714,537**
Percentage to total	**2.59%**	**6.45%**	**4.50%**	**.85%**	**.89%**	**4.61%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Real estate loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Real estate loans, Net	Other loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Other loans, Net
American Savings Bank, New Britain	$363,881	.....	$363,881	$24,382	.....	$24,382
The Banking Center, Waterbury	433,651	.....	433,651	26,685	$147	26,538
Berlin Savings Bank, Kensington	93,461	.....	93,461	8,893	.....	8,893
Branford Savings Bank	64,360	$58	64,302	6,533	65	6,468
Bristol Savings Bank	187,467	152	187,315	20,294	.....	20,294
Brooklyn Savings Bank, Danielson	30,756	.....	30,756	1,935	.....	1,935
Burritt Mutual Savings Bank, New Britain	224,500	100	224,400	26,896	.....	26,896
Central Bank for Savings, Meriden	128,924	.....	128,924	8,437	.....	8,437
Chelsea Savings Bank, Norwich	71,678	.....	71,678	3,509	.....	3,509
Citizens Savings Bank, Stamford	111,619	.....	111,619	4,017	1	4,016
City Savings Bank of Bridgeport	220,664	488	220,176	18,608	.....	18,608
City Savings Bank of Meriden	48,622	.....	48,622	3,332	.....	3,332
City Savings Bank of Middletown	75,482	75	75,407	9,985	40	9,945
Collinsville Savings Society	8,040	.....	8,040	431	.....	431
Connecticut Savings Bank, New Haven	574,098	1,349	572,749	89,688	.....	89,688
Deep River Savings Bank	56,756	.....	56,756	7,285	.....	7,285
Derby Savings Bank	164,748	136	164,612	11,159	42	11,117
Dime Savings Bank of Norwich	29,970	.....	29,970	2,026	17	2,009
Dime Savings Bank of Wallingford	116,886	.....	116,886	13,578	.....	13,578
Essex Savings Bank	50,837	5	50,832	7,243	28	7,215
Fairfield County Savings Bank, Norwalk	67,629	.....	67,629	5,014	.....	5,014
Farmers & Mechanics Sav. Bk., Middletown	171,773	26	171,747	25,648	227	25,421
Farmington Savings Bank	69,954	.....	69,954	5,821	.....	5,821
Groton Savings Bank, Mystic	68,280	60	68,220	6,464	55	6,409
Guilford Savings Bank	40,676	957	39,719	4,427	20	4,407
Jewett City Savings Bank	36,484	.....	36,484	6,128	.....	6,128
Liberty Bank for Savings, Middletown	238,329	.....	238,329	40,142	.....	40,142
Litchfield Savings Bank	56,288	.....	56,288	4,065	306	3,759
Mechanics & Farmers Sav. Bk., Bridgeport	395,813	325	395,488	57,120	297	56,823
Mechanics' Savings Bank, Hartford	300,145	849	299,296	27,996	.....	27,996

Milford Savings Bank	49,901	.....	49,901	5,411	.....	5,411
Moodus Savings Bank	7,032	.....	7,032	688	.....	688
National Savings Bank, New Haven	87,986	.....	87,986	2,770	.....	2,770
Naugatuck Savings Bank	73,018	1,305	71,713	6,886	102	6,784
New Canaan Savings Bank	86,207	200	86,007	9,007	290	8,717
New Haven Savings Bank	580,289	517	579,772	42,244	292	41,952
New Milford Savings Bank	99,120	.....	99,120	3,151	.....	3,151
Newtown Savings Bank	64,752	.....	64,752	3,973	.....	3,973
Northwest Bank for Savings, Winsted	44,209	15	44,194	5,644	15	5,629
Norwalk Savings Society	138,703	.....	138,703	10,959	.....	10,959
Norwich Savings Society	197,502	.....	197,502	14,814	.....	14,814
People's Savings Bank-Bridgeport	1,474,867	1,000	1,473,867	170,320	461	169,859
People's Savings Bank of New Britain	65,834	121	65,713	4,983	.....	4,983
People's Savings Bank, Rockville	39,784	.....	39,784	2,471	.....	2,471
Putnam Savings Bank	35,901	.....	35,901	2,352	.....	2,352
Ridgefield Savings Bank	47,106	.....	47,106	2,842	.....	2,842
Savings Bank of Ansonia	140,049	.....	140,049	11,397	.....	11,397
Savings Bank of Danbury	43,534	.....	43,534	4,012	.....	4,012
Savings Bank of Manchester	217,716	436	217,280	20,195	.....	20,195
Savings Bank of New London	183,063	198	182,865	25,518	.....	25,518
Savings Bank of Rockville	54,053	.....	54,053	6,718	.....	6,718
Society for Savings, Hartford	977,241	17,370	959,871	106,365	741	105,624
Southington Savings Bank	75,305	.....	75,305	12,372	.....	12,372
South Norwalk Savings Bank	211,877	.....	211,877	17,502	.....	17,502
Stafford Savings Bank, Stafford Springs	29,149	.....	29,149	2,221	.....	2,221
Stamford Savings Bank	191,660	.....	191,660	4,774	.....	4,774
State Bank for Savings, Hartford	219,575	.....	219,575	13,089	19	13,070
Suffield Savings Bank	74,412	.....	74,412	10,674	.....	10,674
Thomaston Savings Bank	76,128	.....	76,128	4,212	.....	4,212
Tolland Bank	32,538	.....	32,538	4,185	29	4,156
Torrington Savings Bank	107,519	.....	107,519	3,347	.....	3,347
Union Savings Bank of Danbury	117,426	.....	117,426	8,607	.....	8,607
Willimantic Savings Institute	55,081	.....	55,081	4,179	.....	4,179
Winsted Savings Bank	48,861	.....	48,861	5,607	.....	5,607
Woodbury Savings Bank	76,079	.....	76,079	6,014	.....	6,014
Total	**$10,525,248**	**$25,742**	**$10,499,506**	**$1,037,244**	**$3,194**	**$1,034,050**
Percentage to total	**67.84%**	**.17%**	**67.67%**	**6.69%**	**.02%**	**6.67%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1980—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Federal funds sold and securities purchased u/a to resell	Bank premises, furniture and fixtures, capital leases, etc.	Real estate owned other than bank premises	Investments in unconsolidated subsidiaries and associated companies	Other assets	Total assets
American Savings Bank, New Britain	$78,509	$2,131	$1,322	.....	$4,291	$492,126
The Banking Center, Waterbury	11,035	7,640	360	$4,027	12,285	657,807
Berlin Savings Bank, Kensington	910	1,536	263	.....	1,226	129,440
Branford Savings Bank	510	1,532	479	.....	962	89,311
Bristol Savings Bank	13,500	2,666	104	.....	3,034	282,413
Brooklyn Savings Bank, Danielson	1,550	344	.....	.....	695	52,717
Burritt Mutual Savings Bank, New Britain	8,815	3,517	1,689	.....	4,844	301,766
Central Bank for Savings, Meriden	425	2,348	1,051	.....	2,029	185,240
Chelsea Savings Bank, Norwich	4,300	1,408	.....	.....	1,121	111,825
Citizens Savings Bank, Stamford	.....	2,723	.....	.....	1,663	149,594
City Savings Bank of Bridgeport	4,000	2,488	830	2,530	3,686	338,248
City Savings Bank of Meriden	1,850	1,136	.....	.....	882	66,715
City Savings Bank of Middletown	675	2,084	115	.....	1,252	102,248
Collinsville Savings Society	850	3	.....	.....	1	16,822
Connecticut Savings Bank, New Haven	8,400	7,866	1,429	.....	9,602	831,839
Deep River Savings Bank	649	1,462	.....	.....	1,408	84,149
Derby Savings Bank	5,800	2,871	720	.....	4,136	228,108
Dime Savings Bank of Norwich	950	251	90	.....	658	50,868
Dime Savings Bank of Wallingford	1,085	1,742	373	.....	2,336	154,252
Essex Savings Bank	4,650	747	120	.....	508	74,525
Fairfield County Savings Bank, Norwalk	4,700	1,221	.....	.....	684	96,659
Farmers & Mechanics Sav. Bk., Middletown	7,885	1,966	545	.....	2,880	223,186
Farmington Savings Bank	4,000	1,535	210	.....	1,703	116,218
Groton Savings Bank, Mystic	6,400	963	.....	.....	1,678	101,318
Guilford Savings Bank	.....	321	172	.....	892	58,424
Jewett City Savings Bank	1,125	274	28	.....	740	56,079
Liberty Bank for Savings, Middletown	11,025	2,956	6	305	6,049	356,235
Litchfield Savings Bank	3,000	431	3	.....	604	80,805
Mechanics & Farmers Sav. Bk., Bridgeport	5,500	3,504	226	1	13,240	522,678
Mechanics' Savings Bank, Hartford	6,900	3,102	499	.....	8,516	443,354

Milford Savings Bank	1,410	1,102	.....	.....	1,263	73,451
Moodus Savings Bank	300	193	.....	.....	121	10,285
National Savings Bank, New Haven	2,200	1,017	33	.....	1,304	126,475
Naugatuck Savings Bank	3,700	403	12	.....	1,189	102,672
New Canaan Savings Bank	5,900	1,796	.....	.....	2,257	119,547
New Haven Savings Bank	32,700	18,309	576	.....	12,132	839,179
New Milford Savings Bank	.....	2,253	133	.....	2,319	174,318
Newtown Savings Bank	5,500	513	.....	.....	676	88,441
Northwest Bank for Savings, Winsted	3,400	1,285	.....	.....	596	64,489
Norwalk Savings Society	2,400	2,381	219	.....	2,870	198,457
Norwich Savings Society	8,700	3,556	532	.....	2,081	277,328
People's Savings Bank-Bridgeport	40,487	14,736	8,266	.....	48,161	2,152,058
People's Savings Bank of New Britain	1,339	1,017	20	.....	931	92,052
People's Savings Bank, Rockville	600	510	283	.....	775	57,615
Putnam Savings Bank	4,200	636	1	.....	533	55,625
Ridgefield Savings Bank	1,800	683	.....	.....	695	63,691
Savings Bank of Ansonia	550	1,711	1	.....	1,682	193,465
Savings Bank of Danbury	100	557	.....	.....	1,002	108,301
Savings Bank of Manchester	2,450	1,310	.....	.....	2,960	297,075
Savings Bank of New London	2,100	2,927	1,158	1	3,669	258,512
Savings Bank of Rockville	300	672	.....	.....	2,047	102,650
Society for Savings, Hartford	54,609	13,718	42,380	.....	29,380	1,731,655
Southington Savings Bank	5,100	1,416	.....	.....	1,739	106,358
South Norwalk Savings Bank	18,600	2,264	84	.....	2,309	294,130
Stafford Savings Bank, Stafford Springs	900	240	.....	.....	559	46,733
Stamford Savings Bank	1,200	2,092	.....	.....	3,349	281,937
State Bank for Savings, Hartford	11,400	1,426	308	.....	5,554	338,673
Suffield Savings Bank	1,800	1,060	224	.....	754	105,061
Thomaston Savings Bank	6,910	387	316	.....	479	103,221
Tolland Bank	600	867	160	.....	394	45,478
Torrington Savings Bank	4,100	286	191	.....	1,061	133,259
Union Savings Bank of Danbury	2,093	1,812	.....	.....	2,414	157,925
Willimantic Savings Institute	4,800	1,793	71	.....	327	76,828
Winsted Savings Bank	4,450	978	.....	.....	660	71,497
Woodbury Savings Bank	2,823	1,203	24	.....	1,809	110,162
Total	**$438,519**	**$149,877**	**$65,626**	**$6,864**	**$233,656**	**$15,513,572**
Percentage to total	**2.83%**	**.97%**	**.42%**	**.04%**	**1.51%**	**100.00%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1980
(Amounts in thousands of dollars)

NAME OF BANK	Savings deposits		Time deposits	Total savings and time deposits	Demand deposits			Total deposits
	Subject to transfer by order (interest bearing)	Other			Subject to transfer by order (non-interest bearing)	Other	Total demand deposits	
American Savings Bank, New Britain	$3,613	$136,334	$297,839	$437,786	$5,220	$598	$5,818	$443,604
The Banking Center, Waterbury	282	196,910	382,751	579,943	8,582	39	8,621	588,564
Berlin Savings Bank, Kensington	142	44,063	67,275	111,480	1,561	162	1,723	113,203
Branford Savings Bank	1,614	29,990	50,240	81,844	504	5	509	82,353
Bristol Savings Bank	10,109	89,078	163,704	262,891	282	27	309	263,200
Brooklyn Savings Bank, Danielson	1,249	17,524	28,267	47,040	.....	7	7	47,047
Burritt Mutual Savings Bank, New Britain	2,889	93,009	173,453	269,351	1,828	1,549	3,377	272,728
Central Bank for Savings, Meriden	453	63,274	102,085	165,812	1,588	494	2,082	167,894
Chelsea Savings Bank, Norwich	2,616	39,249	56,942	98,807	.....	51	51	98,858
Citizens Savings Bank, Stamford	6,169	49,809	80,311	136,289	67	.....	67	136,356
City Savings Bank of Bridgeport	.....	101,419	204,918	306,337	4,256	56	4,312	310,649
City Savings Bank of Meriden	.....	23,730	37,216	60,946	.....	4	4	60,950
City Savings Bank of Middletown	.....	34,944	55,821	90,765	2,002	91	2,093	92,858
Collinsville Savings Society	578	5,397	8,858	14,833	.....	2	2	14,835
Connecticut Savings Bank, New Haven	10,836	236,868	503,500	751,204	7,799	8,452	16,251	767,455
Deep River Savings Bank	217	26,936	48,956	76,109	1,352	51	1,403	77,512
Derby Savings Bank	548	72,024	128,421	200,993	2,069	129	2,198	203,191
Dime Savings Bank of Norwich	503	19,045	26,144	45,692	766	30	796	46,488
Dime Savings Bank of Wallingford	976	48,049	87,326	136,351	2,046	425	2,471	138,822
Essex Savings Bank	1,493	22,027	43,781	67,301	.....	719	719	68,020
Fairfield County Savings Bank, Norwalk	1,299	28,730	57,469	87,498	.....	16	16	87,514
Farmers & Mechanics Sav. Bk., Middletown	151	69,368	131,933	201,452	2,772	655	3,427	204,879
Farmington Savings Bank	828	38,935	61,875	101,638	3,116	10	3,126	104,764
Groton Savings Bank, Mystic	504	39,992	49,377	89,873	2,649	78	2,727	92,600
Guilford Savings Bank	2,124	19,993	32,429	54,546	.....	8	8	54,554
Jewett City Savings Bank	147	18,984	32,156	51,287	980	103	1,083	52,370
Liberty Bank for Savings, Middletown	390	96,859	209,341	306,590	5,769	594	6,363	312,953
Litchfield Savings Bank	821	29,383	43,846	74,050	658	189	847	74,897
Mechanics & Farmers Sav. Bk., Bridgeport	4,874	156,245	314,421	475,540	2,256	307	2,563	478,103
Mechanics' Savings Bank, Hartford	1,620	129,762	260,270	391,652	4,597	736	5,333	396,985

Milford Savings Bank	656	25,703	39,804	66,163	.....	114	114	66,277
Moodus Savings Bank	.....	5,326	4,056	9,382	.....	.....	.....	9,382
National Savings Bank, New Haven	182	45,719	68,253	114,154	640	420	1,060	115,214
Naugatuck Savings Bank	320	40,240	50,850	91,410	875	14	889	92,299
New Canaan Savings Bank	6,414	41,398	63,373	111,185	.....	91	91	111,276
New Haven Savings Bank	17,677	282,229	441,881	741,787	36	5,136	5,172	746,959
New Milford Savings Bank	725	61,644	92,160	154,529	2,230	166	2,396	156,925
Newtown Savings Bank	.....	34,610	43,901	78,511	989	4	993	79,504
Northwest Bank for Savings, Winsted	800	16,673	40,963	58,436	594	1	595	59,031
Norwalk Savings Society	4,707	60,582	112,328	177,617	.....	83	83	177,700
Norwich Savings Society	463	68,099	177,630	246,192	4,092	464	4,556	250,748
People's Savings Bank-Bridgeport	2,594	552,710	1,286,277	1,841,581	32,209	5,354	37,563	1,879,144
People's Savings Bank of New Britain	1,090	38,965	45,800	85,855	.....	103	103	85,958
People's Savings Bank, Rockville	.....	19,460	32,951	52,411	.....	1,084	1,084	53,495
Putnam Savings Bank	.....	19,182	31,325	50,507	335	.....	335	50,842
Ridgefield Savings Bank	.....	28,034	28,398	56,432	.....	25	25	56,457
Savings Bank of Ansonia	140	68,595	101,654	170,389	1,338	1,558	2,896	173,285
Savings Bank of Danbury	.....	36,113	60,927	97,040	.....	5	5	97,045
Savings Bank of Manchester	446	93,250	167,600	261,296	3,185	1,036	4,221	265,517
Savings Bank of New London	725	81,442	145,690	227,857	3,358	792	4,150	232,007
Savings Bank of Rockville	1,439	33,280	57,750	92,469	603	.....	603	93,072
Society for Savings, Hartford	10,319	481,304	951,706	1,443,329	14,215	.....	14,215	1,457,544
Southington Savings Bank	474	35,660	58,848	94,982	1,296	46	1,342	96,324
South Norwalk Savings Bank	9,854	76,745	170,375	256,974	.....	121	121	257,095
Stafford Savings Bank, Stafford Springs	1,410	17,179	23,344	41,933	.....	11	11	41,944
Stamford Savings Bank	4,427	94,723	159,854	259,004	70	62	132	259,136
State Bank for Savings, Hartford	4,081	98,459	204,320	306,860	2,907	111	3,018	309,878
Suffield Savings Bank	814	30,881	59,075	90,770	1,952	28	1,980	92,750
Thomaston Savings Bank	.....	37,910	53,034	90,944	977	10	987	91,931
Tolland Bank	397	13,609	26,702	40,708	2,018	3	2,021	42,729
Torrington Savings Bank	1,230	45,268	76,253	122,751	.....	42	42	122,793
Union Savings Bank of Danbury	.....	53,957	89,287	143,244	1,826	17	1,843	145,087
Willimantic Savings Institute	595	25,113	41,249	66,957	899	17	916	67,873
Winsted Savings Bank	463	19,846	43,624	63,933	872	38	910	64,843
Woodbury Savings Bank	812	37,171	64,407	102,390	1,177	9	1,186	103,576
Total	**$130,299**	**$4,699,009**	**$8,856,574**	**$13,685,882**	**$141,412**	**$32,552**	**$173,964**	**$13,859,846**
Percentage to total	**.84%**	**30.29%**	**57.09%**	**88.22%**	**.91%**	**.21%**	**1.12%**	**89.34%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Federal funds purchased and securities sold u/a to repurchase	Mortgage indebtedness and liability for capital leases	Other liabilities for borrowed money	Other liabilities	Total liabilities
American Savings Bank, New Britain	.....	.....	.....	$4,716	$448,320
The Banking Center, Waterbury	.....	.....	$6,854	3,751	599,169
Berlin Savings Bank, Kensington	.....	$46	7,080	446	120,775
Branford Savings Bank	.....	.....	.....	639	82,992
Bristol Savings Bank	.....	.....	.....	812	264,012
Brooklyn Savings Bank, Danielson	.....	.....	.....	80	47,127
Burritt Mutual Savings Bank, New Britain	$950	57	9,186	2,074	284,995
Central Bank for Savings, Meriden	.....	594	2,135	443	171,066
Chelsea Savings Bank, Norwich	.....	.....	.....	237	99,095
Citizens Savings Bank, Stamford	.....	.....	.....	1,750	138,106
City Savings Bank of Bridgeport	.....	.....	443	3,565	314,657
City Savings Bank of Meriden	.....	.....	.....	497	61,447
City Savings Bank of Middletown	.....	.....	3,550	294	96,702
Collinsville Savings Society	.....	.....	.....	32	14,867
Connecticut Savings Bank, New Haven	.....	.....	6,863	2,181	776,499
Deep River Savings Bank	.....	.....	1,000	336	78,848
Derby Savings Bank	.....	.....	4,948	916	209,055
Dime Savings Bank of Norwich	.....	.....	.....	35	46,523
Dime Savings Bank of Wallingford	.....	.....	2,350	1,284	142,456
Essex Savings Bank	.....	.....	.....	93	68,113
Fairfield County Savings Bank, Norwalk	.....	.....	.....	278	87,792
Farmers & Mechanics Sav. Bk., Middletown	.....	.....	1,000	410	206,289
Farmington Savings Bank	.....	.....	.....	1,120	105,884
Groton Savings Bank, Mystic	.....	.....	.....	132	92,732
Guilford Savings Bank	.....	.....	.....	126	54,680
Jewett City Savings Bank	.....	.....	.....	109	52,479
Liberty Bank for Savings, Middletown	.....	.....	11,800	3,434	328,187
Litchfield Savings Bank	.....	.....	.....	562	75,459
Mechanics & Farmers Sav. Bk., Bridgeport	.....	.....	13,936	1,691	493,730
Mechanics' Savings Bank, Hartford	.....	.....	13,210	3,055	413,250

Table No. 15—DETAILS OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1980
(Amounts in thousands of dollars)

	Amount	Percent to total securities
United States Government and agency securities:		
Maturing within 1 year	$300,034	11.18%
Maturing after 1 year but within 5 years	271,879	10.13
Maturing after 5 years but within 10 years	49,484	1.85
Maturing after 10 years	378,617	14.11
Total United States Government and agency securities	**1,000,014**	**37.27**
Corporate Bonds:		
Public Utilities (electric or gas companies)	304,065	11.33
Railroads	40,836	1.52
Banks and Bank Holding Companies	149,293	5.56
Connecticut Water Companies	1,728	.06
Telephone Corporations	46,666	1.74
Other Corporate Bonds	156,026	5.82
Total corporate bonds	**698,614**	**26.03**
State, County and Municipal Obligations:		
Of State of Connecticut	10,579	.39
Of other States	32,458	1.21
Towns, cities, boroughs or legally established districts in Connecticut, including regional school districts	10,823	.40
Political Subdivisions of other states	34,069	1.27
Housing Authorities	25,650	.96
Revenue Bonds	16,516	.62
Other State, County, and Municipal Obligations	2,415	.09
Total state, county and municipal obligations	**132,510**	**4.94**
Other Bonds, Notes and Debentures:		
Dominion of Canada and its Provinces	97,503	3.63
Development Banks	10,552	.39
State of Israel	2,320	.09
Other Bonds, Notes and Debentures, not elsewhere classified	27,266	1.02
Total other bonds, notes and debentures	**137,641**	**5.13**
Corporate Stock:		
Banks and Bank Holding Companies	175,934	6.56
Insurance Companies	7,323	.27
Investment Companies	58,904	2.19
Public Utilities	347,943	12.97
Other Corporate Stock	124,433	4.64
Total corporate stock	**714,537**	**26.63**
Total securities	**$2,683,316**	**100.00%**

Table No. 16—DETAIL OF LOANS, CONSOLIDATED FIGURES, DECEMBER 31, 1980

(Amounts in thousands of dollars)	65 Banks	Percent to total loans
REAL ESTATE LOANS		
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$199,063	1.72%
Secured by farmland (including farm residential and other improvements)	5,108	.04
Secured by 1-4 family residential properties:		
Insured by FHA or guaranteed by VA	517,392	4.48
Conventional	8,019,361	69.36
Secured by multi-family (5 or more) residential properties:		
Insured by FHA	17,072	.15
Conventional	580,903	5.02
Secured by nonfarm nonresidential properties	1,200,710	10.38
Real estate loans, Gross	10,539,609	91.15
Less: Unearned income on real estate loans	14,361	.12
Real estate loans, Total	**10,525,248**	**91.03**
OTHER LOANS		
Loans to financial institutions:		
To real estate investment trusts and mortgage companies	....	....
To domestic commercial and foreign banks	47,794	.41
To other financial institutions (Savings Banks, Savings and Loans Assoc., Credit Unions)	1,169	.01
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	....	....
Other loans for purchasing or carrying securities	527	....
Loans to finance agricultural production (except those secured primarily by real estate)	2	....
Commercial and industrial loans (except those secured primarily by real estate)	118,803	1.03
Loans to individuals for household, family, and other personal expenditures:		
Instalment loans to repair and modernize residential property	139,292	1.21
Other instalment loans for household, family, and other personal expenditures	455,795	3.94
Single-payment loans for household, family, and other personal expenditures	311,465	2.69
All other loans	34,423	.30
Other loans, Gross	1,109,270	9.59
Less: Unearned income on other loans	72,026	.62
Other loans, Total	**1,037,244**	**8.97**
Total loans	**$11,562,492**	**100.00%**

Table No. 17—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR YEARS 1980, 1979, 1978

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
	1980	1979	1978	1980	1979	1978
Number of banks	65	65	65	65	65	65
Operating Income:						
Interest and fees on loans	$1,144,332	$998,535	$847,118	$7.57	$7.01	$6.42
Interest and dividends on investments	217,134	197,076	178,436	1.44	1.38	1.35
Income from service operations	15,873	10,641	5,413	.10	.08	.04
Other operating income	48,795	32,418	20,499	.32	.23	.16
Total operating income	**1,426,134**	**1,238,670**	**1,051,466**	**9.43**	**8.70**	**7.97**
Operating expense:						
Salaries of officers and employees	113,923	98,005	66,200	.75	.69	.50
Pensions and other employee benefits	incl. above	incl. above	17,909	...	...	.14
Interest on borrowed money	43,888	27,702	13,648	.29	.19	.10
Net occupancy expense of bank premises	21,218	19,327	17,192	.14	.14	.13
Furniture and equipment	15,412	12,703	10,297	.10	.09	.08
Actual net loan losses	8,474	11,930	39,901	.06	.09	.30
Other operating expense	79,243	63,222	54,654	.53	.44	.41
Total operating expense	**282,158**	**232,889**	**219,801**	**1.87**	**1.64**	**1.66**
Net operating income	**1,143,976**	**1,005,781**	**831,665**	**7.56**	**7.06**	**6.31**
Interest on deposits (paid or accrued)	1,085,221	866,044	722,043	7.17	6.08	5.47
Net realized gains (losses)	10,706	30,447	5,950	.07	.21	.04
Net income before taxes	**69,461**	**170,184**	**115,572**	**.46**	**1.19**	**.88**
Franchise and income taxes (paid or accrued)	7,097	34,346	31,714	.05	.24	.24
Net income	**62,364**	**135,838**	**83,858**	**.41**	**.95**	**.64**
Total surplus accounts beginning of period	**1,084,544**	**1,004,381**	**922,331**	...	...	...
Net income (brought forward)	62,364	135,838	83,858	...	...	...
Other increases (decreases), net	9,907	(55,675)	(1,808)	...	...	...
Total surplus accounts end of period	**$1,156,815**	**$1,084,544**	**$1,004,381**	...	...	...

*Average assets based on quarterly assets as reported by banks.

Table No. 18—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980

(Amounts in thousands of dollars)	Amount	Percent
Operating Income		
Interest and fees on:		
Real estate loans, Net	$949,907	66.61%
Other loans	133,139	9.33
Income on Federal funds sold and securities purchased u/a to resell	61,286	4.30
Interest on U.S. Treasury, Agency, and Corporation securities	80,119	5.62
Interest on corporate bonds	50,885	3.57
Interest on obligation of States and political subdivisions of the U.S.	8,370	.59
Interest on other bonds, notes, and debentures	20,366	1.43
Dividends on stock	57,394	4.02
Other service charges, commission, and fees	15,873	1.11
Other operating income	48,795	3.42
Total operating income	**1,426,134**	**100.00%**
Operating Expenses		
Interest and dividends on:		
Savings deposits (including deposits subject to transfer by order)	284,632	19.96
Time deposits	800,589	56.14
Expense of Federal funds purchased and securities sold u/a to repurchase	9,008	.63
Interest on other borrowed money	31,343	2.20
Interest on subordinated notes and debentures	3,537	.25
Salaries and employee benefits	113,923	7.99
Occupancy expense of bank premises, Net	21,218	1.48
Furniture and equipment expense	15,412	1.08
Provision for possible loan losses	8,474	.59
Other operating expenses	79,243	5.56
Total operating expenses	**1,367,379**	**95.88**
Income before income taxes and net realized gains or losses	**58,755**	**4.12**
Applicable income and franchise taxes	7,097	.50
Income before net realized gains or losses	**51,658**	**3.62**
Net realized gains (losses) after applicable taxes	10,706	.75
Net income	**62,364**	**4.37%**
Changes in Surplus Accounts:		
Net income (loss)	62,364	
Other increases (decreases), Net	9,907	...
Net change in surplus accounts	72,271	...
Total Surplus Accounts December 31, 1979	**1,084,544**	...
Total Surplus Accounts December 31, 1980	**$1,156,815**	...

Milford Savings Bank	.....	.....	2,000	658	68,935
Moodus Savings Bank	.....	.....	.....	.....	9,382
National Savings Bank, New Haven	.....	.....	470	610	116,294
Naugatuck Savings Bank	.....	.....	.....	957	93,256
New Canaan Savings Bank	.....	160	.....	1,872	113,308
New Haven Savings Bank	.....	2,674	16,384	3,578	769,595
New Milford Savings Bank	.....	.....	.....	300	157,225
Newtown Savings Bank	.....	.....	.....	854	80,358
Northwest Bank for Savings, Winsted	.....	.....	.....	204	59,235
Norwalk Savings Society	.....	.....	.....	578	178,278
Norwich Savings Society	.....	.....	.....	1,540	252,288
People's Savings Bank-Bridgeport	.....	1,444	75,468	16,496	1,972,552
People's Savings Bank of New Britain	.....	.....	.....	482	86,440
People's Savings Bank, Rockville	.....	.....	.....	107	53,602
Putnam Savings Bank	.....	.....	.....	315	51,157
Ridgefield Savings Bank	.....	125	.....	1,104	57,686
Savings Bank of Ansonia	.....	.....	.....	1,136	174,421
Savings Bank of Danbury	.....	.....	.....	356	97,401
Savings Bank of Manchester	.....	.....	6,757	882	273,156
Savings Bank of New London	.....	.....	415	858	233,280
Savings Bank of Rockville	.....	.....	.....	752	93,824
Society for Savings, Hartford	4,753	.....	144,775	11,029	1,618,101
Southington Savings Bank	.....	.....	3,000	728	100,052
South Norwalk Savings Bank	.....	.....	13,500	994	271,589
Stafford Savings Bank, Stafford Springs	.....	.....	.....	284	42,228
Stamford Savings Bank	.....	.....	.....	1,301	260,437
State Bank for Savings, Hartford	999	.....	4,210	1,372	316,459
Suffield Savings Bank	.....	.....	5,150	95	97,995
Thomaston Savings Bank	.....	.....	.....	342	92,273
Tolland Bank	.....	.....	.....	120	42,849
Torrington Savings Bank	.....	.....	.....	466	123,259
Union Savings Bank of Danbury	.....	71	.....	852	146,010
Willimantic Savings Institute	.....	.....	.....	433	68,306
Winsted Savings Bank	.....	28	989	498	66,358
Woodbury Savings Bank	.....	26	.....	380	103,982
Total	**$6,702**	**$5,225**	**$357,473**	**$87,631**	**$14,316,877**
Percentage to total	**.04%**	**.03%**	**2.31%**	**.57%**	**92.29%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1980—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Subordinated notes and debentures	Surplus accounts				Total liabilities and surplus accounts
		Surplus	Undivided profits	Other surplus reserves	Total surplus accounts	
American Savings Bank, New Britain	.....	$5,350	$25,073	$13,383	$43,806	$492,126
The Banking Center, Waterbury	.....	5,818	45,379	7,441	58,638	657,807
Berlin Savings Bank, Kensington	.....	2,348	4,893	1,424	8,665	129,440
Branford Savings Bank	$281	900	4,450	688	6,038	89,311
Bristol Savings Bank	.....	5,000	11,864	1,537	18,401	282,413
Brooklyn Savings Bank, Danielson	.....	500	4,592	498	5,590	52,717
Burritt Mutual Savings Bank, New Britain	.....	2,650	13,839	282	16,771	301,766
Central Bank for Savings, Meriden	.....	4,764	6,405	3,005	14,174	185,240
Chelsea Savings Bank, Norwich	.....	2,500	9,505	725	12,730	111,825
Citizens Savings Bank, Stamford	.....	2,000	7,272	2,216	11,488	149,594
City Savings Bank of Bridgeport	.....	10,000	8,951	4,640	23,591	338,248
City Savings Bank of Meriden	.....	1,000	3,805	463	5,268	66,715
City Savings Bank of Middletown	.....	1,525	4,021	.....	5,546	102,248
Collinsville Savings Society	.....	700	1,165	90	1,955	16,822
Connecticut Savings Bank, New Haven	4,990	21,801	28,549	.....	50,350	831,839
Deep River Savings Bank	.....	1,133	3,268	900	5,301	84,149
Derby Savings Bank	.....	3,000	12,776	3,277	19,053	228,108
Dime Savings Bank of Norwich	.....	500	2,538	1,307	4,345	50,868
Dime Savings Bank of Wallingford	.....	500	5,538	5,758	11,796	154,252
Essex Savings Bank	.....	800	5,487	125	6,412	74,525
Fairfield County Savings Bank, Norwalk	.....	1,500	6,838	529	8,867	96,659
Farmers & Mechanics Sav. Bk., Middletown	.....	2,171	14,726	.....	16,897	223,186
Farmington Savings Bank	.....	3,500	6,834	.....	10,334	116,218
Groton Savings Bank, Mystic	.....	690	7,896	.....	8,586	101,318
Guilford Savings Bank	.....	1,000	2,744	.....	3,744	58,424
Jewett City Savings Bank	.....	533	1,990	1,077	3,600	56,079
Liberty Bank for Savings, Middletown	.....	2,000	16,547	9,501	28,048	356,235
Litchfield Savings Bank	.....	2,941	2,441	(36)	5,346	80,805
Mechanics & Farmers Sav. Bk., Bridgeport	13	5,110	22,482	1,343	28,935	522,678
Mechanics' Savings Bank, Hartford	.....	4,109	25,995	.....	30,104	443,354

Milford Savings Bank	.....	725	1,840	1,951	4,516	73,451
Moodus Savings Bank	.....	150	753	.....	903	10,285
National Savings Bank, New Haven	.....	1,600	8,581	.....	10,181	126,475
Naugatuck Savings Bank	.....	1,825	7,591	.....	9,416	102,672
New Canaan Savings Bank	.....	1,001	1,091	4,147	6,239	119,547
New Haven Savings Bank	10,000	12,000	47,584	.....	59,584	839,179
New Milford Savings Bank	.....	10,000	7,093	.....	17,093	174,318
Newtown Savings Bank	.....	1,355	4,644	2,084	8,083	88,441
Northwest Bank for Savings, Winsted	76	1,684	3,028	466	5,178	64,489
Norwalk Savings Society	.....	4,000	16,179	.....	20,179	198,457
Norwich Savings Society	.....	3,800	17,999	3,241	25,040	277,328
People's Savings Bank-Bridgeport	.....	10,000	149,265	20,241	179,506	2,152,058
People's Savings Bank of New Britain	.....	200	5,412	.....	5,612	92,052
People's Savings Bank, Rockville	.....	600	3,171	242	4,013	57,615
Putnam Savings Bank	.....	500	1,954	2,014	4,468	55,625
Ridgefield Savings Bank	.....	3,408	2,490	107	6,005	63,691
Savings Bank of Ansonia	.....	2,000	14,766	2,278	19,044	193,465
Savings Bank of Danbury	.....	6,000	4,900	.....	10,900	108,301
Savings Bank of Manchester	.....	1,875	12,440	9,604	23,919	297,075
Savings Bank of New London	.....	5,000	19,732	500	25,232	258,512
Savings Bank of Rockville	.....	89	7,136	1,601	8,826	102,650
Society for Savings, Hartford	24,520	44,732	44,302	.....	89,034	1,731,655
Southington Savings Bank	.....	1,600	2,881	1,825	6,306	106,358
South Norwalk Savings Bank	.....	3,000	19,541	.....	22,541	294,130
Stafford Savings Bank, Stafford Springs	.....	2,000	2,505	.....	4,505	46,733
Stamford Savings Bank	.....	8,230	5,931	7,339	21,500	281,937
State Bank for Savings, Hartford	.....	7,852	11,311	3,051	22,214	338,673
Suffield Savings Bank	.....	2,436	3,151	1,479	7,066	105,061
Thomaston Savings Bank	.....	1,500	6,178	3,270	10,948	103,221
Tolland Bank	.....	1,010	1,259	360	2,629	45,478
Torrington Savings Bank	.....	1,000	4,684	4,316	10,000	133,259
Union Savings Bank of Danbury	.....	1,000	9,704	1,211	11,915	157,925
Willimantic Savings Institute	.....	1,000	4,345	3,177	8,522	76,828
Winsted Savings Bank	.....	1,200	3,412	527	5,139	71,497
Woodbury Savings Bank	.....	15	2,843	3,322	6,180	110,162
Total	**$39,880**	**$240,730**	**$777,559**	**$138,526**	**$1,156,815**	**$15,513,572**
Percentage to total	**.26%**	**1.55%**	**5.01%**	**.89%**	**7.45%**	**100.00%**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1980
(Amounts in thousands of dollars)

NAME OF BANK	Interest and fees on:		Income on Federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury Agency, and Corporation securities	Interest on corporate bonds	Interest on obligation of States and political subdivision of the U.S.
	Real estate loans, Net	Other loans				
American Savings Bank, New Britain	$33,095	$3,035	$7,786	$82	$56	$2
The Banking Center, Waterbury	37,256	4,916	3,761	6,677	137	207
Berlin Savings Bank, Kensington	8,304	1,031	532	469	688	.....
Branford Savings Bank	5,911	814	500	443	30	99
Bristol Savings Bank	17,190	2,736	1,667	1,211	796	.....
Brooklyn Savings Bank, Danielson	2,772	205	261	582	461	38
Burritt Mutual Savings Bank, New Britain	19,886	3,215	268	591	955	.....
Central Bank for Savings, Meriden	11,317	1,086	189	1,152	728	.....
Chelsea Savings Bank, Norwich	5,948	735	676	980	607	89
Citizens Savings Bank, Stamford	10,184	431	165	1,213	740	.....
City Savings Bank of Bridgeport	19,635	1,673	1,362	1,542	2,069	.....
City Savings Bank of Meriden	4,306	321	292	428	59	5
City Savings Bank of Middletown	6,799	1,148	419	242	40	.....
Collinsville Savings Society	660	31	121	336	95	.....
Connecticut Savings Bank, New Haven	51,553	7,889	2,599	2,102	1,565	.....
Deep River Savings Bank	5,211	861	279	254	399	.....
Derby Savings Bank	15,147	1,325	957	926	1,315	2
Dime Savings Bank of Norwich	2,484	229	202	659	571	28
Dime Savings Bank of Wallingford	11,093	1,700	335	631	94	.....
Essex Savings Bank	4,700	820	734	401	77	.....
Fairfield County Savings Bank, Norwalk	6,012	339	1,076	326	682	.....
Farmers & Mechanics Sav. Bk., Middletown	15,551	3,117	659	432	32	.....
Farmington Savings Bank	5,787	842	648	418	1,077	1
Groton Savings Bank, Mystic	5,984	737	877	548	387	5
Guilford Savings Bank	3,516	513	99	368	488	13
Jewett City Savings Bank	3,416	618	316	319	99	.....
Liberty Bank for Savings, Middletown	21,924	5,964	1,245	1,389	11	.....
Litchfield Savings Bank	5,075	387	291	354	230	.....
Mechanics & Farmers Sav. Bk., Bridgeport	35,963	5,750	831	2,795	453	.....
Mechanics' Savings Bank, Hartford	26,930	3,400	1,123	3,563	1,758	.....

Milford Savings Bank	4,654	630	192	762	371	.....
Moodus Savings Bank	673	86	38	22	89	.....
National Savings Bank, New Haven	7,703	333	210	732	762	46
Naugatuck Savings Bank	6,581	804	464	498	641	.....
New Canaan Savings Bank	8,472	1,286	368	657	68	.....
New Haven Savings Bank	53,910	4,802	3,927	1,182	1,650	1,418
New Milford Savings Bank	9,858	340	128	.....	2,107	4
Newtown Savings Bank	5,813	414	504	105	468	.....
Northwest Bank for Savings, Winsted	4,098	695	290	94	157	.....
Norwalk Savings Society	12,562	1,103	428	1,033	771	105
Norwich Savings Society	17,523	1,752	1,329	1,264	1,323	47
People's Savings Bank-Bridgeport	137,637	19,612	5,459	6,622	1,395	4,234
People's Savings Bank of New Britain	5,811	526	438	542	349	.....
People's Savings Bank, Rockville	3,520	318	219	449	347	.....
Putnam Savings Bank	3,069	354	482	327	51	.....
Ridgefield Savings Bank	4,170	269	380	485	23	27
Savings Bank of Ansonia	12,239	1,794	428	781	354	431
Savings Bank of Danbury	3,804	291	149	3,080	529	194
Savings Bank of Manchester	19,936	2,484	568	2,086	295	.....
Savings Bank of New London	16,222	3,033	840	711	307	835
Savings Bank of Rockville	4,828	764	429	1,140	1,032	.....
Society for Savings, Hartford	85,559	24,722	4,904	14,558	14,178	.....
Southington Savings Bank	6,839	1,399	597	100	243	.....
South Norwalk Savings Bank	19,214	1,893	1,633	1,053	546	392
Stafford Savings Bank, Stafford Springs	2,466	224	140	553	171	26
Stamford Savings Bank	16,733	405	623	2,218	2,691	.....
State Bank for Savings, Hartford	19,700	1,769	1,548	3,832	1,113	1
Suffield Savings Bank	6,831	1,389	360	141	535	.....
Thomaston Savings Bank	6,629	481	815	462	300	62
Tolland Bank	3,043	423	153	212	71	.....
Torrington Savings Bank	9,257	369	474	877	175	.....
Union Savings Bank of Danbury	10,628	674	540	568	641	45
Willimantic Savings Institute	4,934	466	778	421	85	.....
Winsted Savings Bank	4,675	739	491	356	15	.....
Woodbury Savings Bank	6,707	628	690	763	333	14
Total	**$949,907**	**$133,139**	**$61,286**	**$80,119**	**$50,885**	**$8,370**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest on other bonds, notes, and debentures	Dividends on stock	Other service charges, commission, and fees	Other operating income	Total operating income
American Savings Bank, New Britain	$71	$965	$390	$1,176	$46,658
The Banking Center, Waterbury	574	1,201	459	4,569	59,757
Berlin Savings Bank, Kensington	149	294	52	67	11,586
Branford Savings Bank	227	274	76	190	8,664
Bristol Savings Bank	94	1,454	104	86	25,338
Brooklyn Savings Bank, Danielson	72	307	10	131	4,839
Burritt Mutual Savings Bank, New Britain	46	200	267	1,319	26,747
Central Bank for Savings, Meriden	280	1,268	191	333	16,544
Chelsea Savings Bank, Norwich	152	708	59	22	9,976
Citizens Savings Bank, Stamford	54	483	85	42	13,397
City Savings Bank of Bridgeport	514	725	104	2,523	30,147
City Savings Bank of Meriden	6	328	17	201	5,963
City Savings Bank of Middletown	28	293	52	261	9,282
Collinsville Savings Society	49	87	7	7	1,393
Connecticut Savings Bank, New Haven	142	3,920	748	2,430	72,948
Deep River Savings Bank	41	129	76	245	7,495
Derby Savings Bank	.....	887	279	6	20,844
Dime Savings Bank of Norwich	57	201	39	61	4,531
Dime Savings Bank of Wallingford	21	234	434	140	14,682
Essex Savings Bank	11	141	49	35	6,968
Fairfield County Savings Bank, Norwalk	.....	395	19	40	8,889
Farmers & Mechanics Sav. Bk., Middletown	15	198	197	234	20,435
Farmington Savings Bank	58	275	27	1,379	10,512
Groton Savings Bank, Mystic	39	210	182	235	9,204
Guilford Savings Bank	14	275	18	82	5,386
Jewett City Savings Bank	31	159	22	302	5,282
Liberty Bank for Savings, Middletown	269	1,584	286	803	33,475
Litchfield Savings Bank	44	613	18	14	7,026
Mechanics & Farmers Sav. Bk., Bridgeport	43	373	425	1,341	47,974
Mechanics' Savings Bank, Hartford	283	1,664	207	1,026	39,954

Milford Savings Bank	.....	83	68	145	6,905
Moodus Savings Bank	51	20	5	3	987
National Savings Bank, New Haven	179	525	63	74	10,627
Naugatuck Savings Bank	84	425	34	.....	9,531
New Canaan Savings Bank	1	207	130	179	11,368
New Haven Savings Bank	322	5,225	506	1,860	74,802
New Milford Savings Bank	639	3,341	87	.....	16,504
Newtown Savings Bank	110	425	30	141	8,010
Northwest Bank for Savings, Winsted	45	420	304	45	6,148
Norwalk Savings Society	31	804	84	397	17,318
Norwich Savings Society	121	777	254	39	24,429
People's Savings Bank-Bridgeport	772	14,116	1,357	7,568	198,772
People's Savings Bank of New Britain	10	281	58	333	8,348
People's Savings Bank, Rockville	43	281	66	82	5,325
Putnam Savings Bank	434	96	49	14	4,876
Ridgefield Savings Bank	28	59	12	377	5,830
Savings Bank of Ansonia	45	1,111	73	592	17,848
Savings Bank of Danbury	5	460	15	223	8,750
Savings Bank of Manchester	94	607	238	995	27,303
Savings Bank of New London	.....	1,074	790	242	24,054
Savings Bank of Rockville	112	508	41	232	9,086
Society for Savings, Hartford	12,642	2,427	5,053	13,412	177,455
Southington Savings Bank	.....	305	88	232	9,803
South Norwalk Savings Bank	52	772	201	77	25,833
Stafford Savings Bank, Stafford Springs	33	293	105	.....	4,011
Stamford Savings Bank	602	341	482	14	24,109
State Bank for Savings, Hartford	233	728	344	1,275	30,543
Suffield Savings Bank	.....	398	68	22	9,744
Thomaston Savings Bank	129	249	40	177	9,344
Tolland Bank	31	156	79	11	4,179
Torrington Savings Bank	10	84	46	11	11,303
Union Savings Bank of Danbury	.....	151	48	529	13,824
Willimantic Savings Institute	47	253	36	137	7,157
Winsted Savings Bank	17	238	49	25	6,605
Woodbury Savings Bank	60	209	71	32	9,507
Total	**$20,366**	**$57,394**	**$15,873**	**$48,795**	**$1,426,134**

Table No. 19—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest and dividends on:		Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on other borrowed money	Interest on subordinated notes and debentures	Salaries and employee benefits
	Savings deposits	Time deposits				
American Savings Bank, New Britain	$8,358	$27,443	.....	.....	.....	$2,946
The Banking Center, Waterbury	10,925	33,014	.....	$1,847	.....	5,291
Berlin Savings Bank, Kensington	2,611	5,848	.....	860	.....	1,041
Branford Savings Bank	1,759	4,913	.....	.....	$ 54	783
Bristol Savings Bank	5,707	14,687	$205	.....	.....	2,305
Brooklyn Savings Bank, Danielson	1,106	2,604	.....	.....	.....	401
Burritt Mutual Savings Bank, New Britain	5,697	15,896	124	309	.....	2,082
Central Bank for Savings, Meriden	3,643	8,726	.....	110	.....	1,279
Chelsea Savings Bank, Norwich	2,422	5,000	.....	.....	.....	552
Citizens Savings Bank, Stamford	3,276	7,297	.....	45	.....	1,389
City Savings Bank of Bridgeport	5,979	18,543	.....	.....	.....	2,467
City Savings Bank of Meriden	1,296	3,329	.....	.....	.....	530
City Savings Bank of Middletown	2,082	5,002	.....	281	.....	925
Collinsville Savings Society	335	761	.....	.....	.....	146
Connecticut Savings Bank, New Haven	14,842	45,361	.....	959	462	6,583
Deep River Savings Bank	1,729	4,155	.....	57	.....	697
Derby Savings Bank	4,312	11,286	.....	523	.....	1,553
Dime Savings Bank of Norwich	1,138	2,411	.....	.....	.....	475
Dime Savings Bank of Wallingford	2,760	7,856	.....	304	.....	1,026
Essex Savings Bank	1,361	3,789	.....	.....	.....	493
Fairfield County Savings Bank, Norwalk	1,767	5,451	.....	.....	.....	727
Farmers & Mechanics Sav. Bk., Middletown	4,062	11,369	.....	3	.....	1,927
Farmington Savings Bank	2,363	5,749	.....	.....	.....	978
Groton Savings Bank, Mystic	2,290	4,716	.....	.....	.....	814
Guilford Savings Bank	1,266	2,996	.....	.....	.....	421
Jewett City Savings Bank	1,110	2,959	.....	.....	.....	535
Liberty Bank for Savings, Middletown	5,874	17,905	.....	1,126	.....	2,956
Litchfield Savings Bank	1,823	3,866	.....	.....	.....	654
Mechanics & Farmers Sav. Bk., Bridgeport	9,455	29,172	.....	1,216	6	3,965
Mechanics' Savings Bank, Hartford	7,860	23,172	.....	1,319	.....	2,867

Milford Savings Bank	1,595	3,677	.....	175	.....	613
Moodus Savings Bank	309	347	.....	2	.....	152
National Savings Bank, New Haven	2,751	6,382	.....	4	.....	869
Naugatuck Savings Bank	2,406	4,715	.....	.....	.....	745
New Canaan Savings Bank	3,012	6,245	.....	324	.....	1,047
New Haven Savings Bank	17,448	43,500	.....	1,237	807	4,350
New Milford Savings Bank	3,756	8,448	.....	.....	.....	1,142
Newtown Savings Bank	2,036	4,084	.....	.....	.....	748
Northwest Bank for Savings, Winsted	1,006	3,689	.....	9	.....	706
Norwalk Savings Society	3,880	10,240	.....	.....	.....	1,455
Norwich Savings Society	3,994	13,879	102	.....	.....	1,924
People's Savings Bank-Bridgeport	32,534	119,730	.....	6,859	.....	16,755
People's Savings Bank of New Britain	2,298	4,027	.....	.....	.....	544
People's Savings Bank, Rockville	1,172	3,020	.....	.....	.....	522
Putnam Savings Bank	1,124	2,743	.....	.....	.....	312
Ridgefield Savings Bank	1,711	2,792	.....	.....	.....	618
Savings Bank of Ansonia	4,041	9,369	.....	.....	.....	1,375
Savings Bank of Danbury	2,183	5,559	.....	.....	.....	431
Savings Bank of Manchester	5,450	14,942	.....	628	.....	1,678
Savings Bank of New London	4,729	13,340	.....	.....	.....	2,379
Savings Bank of Rockville	1,956	5,285	.....	.....	.....	688
Society for Savings, Hartford	29,787	83,218	8,433	11,114	2,206	13,056
Southington Savings Bank	2,166	5,339	.....	276	.....	783
South Norwalk Savings Bank	5,038	15,356	.....	972	.....	2,107
Stafford Savings Bank, Stafford Springs	1,057	2,058	.....	.....	.....	343
Stamford Savings Bank	5,818	14,886	.....	.....	.....	1,612
State Bank for Savings, Hartford	6,185	18,437	144	402	.....	2,580
Suffield Savings Bank	1,889	4,659	.....	367	.....	943
Thomaston Savings Bank	2,268	4,799	.....	.....	.....	686
Tolland Bank	805	2,324	.....	.....	.....	490
Torrington Savings Bank	2,812	6,817	.....	.....	.....	615
Union Savings Bank of Danbury	3,169	7,941	.....	.....	.....	876
Willimantic Savings Institute	1,516	3,794	.....	.....	.....	565
Winsted Savings Bank	1,198	3,781	.....	15	.....	653
Woodbury Savings Bank	2,322	5,891	.....	.....	2	753
Total	**$284,632**	**$800,589**	**$9,008**	**$31,343**	**$3,537**	**$113,923**

Table No. 19—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other operating expenses	Total operating expenses
American Savings Bank, New Britain	$497	$213	$(70)	$1,571	$40,958
The Banking Center, Waterbury	1,139	639	126	3,692	56,673
Berlin Savings Bank, Kensington	176	96	4	609	11,245
Branford Savings Bank	77	22	.....	595	8,203
Bristol Savings Bank	338	448	54	1,106	24,850
Brooklyn Savings Bank, Danielson	61	42	.....	236	4,450
Burritt Mutual Savings Bank, New Britain	418	409	38	1,083	26,056
Central Bank for Savings, Meriden	340	178	30	947	15,253
Chelsea Savings Bank, Norwich	98	47	23	491	8,633
Citizens Savings Bank, Stamford	289	184	20	734	13,234
City Savings Bank of Bridgeport	539	345	388	3,383	31,644
City Savings Bank of Meriden	92	63	.....	350	5,660
City Savings Bank of Middletown	128	126	24	617	9,185
Collinsville Savings Society	8	27	.....	70	1,347
Connecticut Savings Bank, New Haven	1,373	1,169	200	4,206	75,155
Deep River Savings Bank	137	108	2	490	7,375
Derby Savings Bank	257	304	92	1,191	19,518
Dime Savings Bank of Norwich	69	48	8	250	4,399
Dime Savings Bank of Wallingford	124	136	18	719	12,943
Essex Savings Bank	62	82	25	354	6,169
Fairfield County Savings Bank, Norwalk	95	95	21	369	8,525
Farmers & Mechanics Sav. Bk., Middletown	235	225	105	1,338	19,264
Farmington Savings Bank	154	110	9	533	9,896
Groton Savings Bank, Mystic	157	79	49	461	8,566
Guilford Savings Bank	39	45	150	255	5,172
Jewett City Savings Bank	90	49	30	293	5,066
Liberty Bank for Savings, Middletown	514	319	261	1,585	30,540
Litchfield Savings Bank	147	33	30	288	6,841
Mechanics & Farmers Sav. Bk., Bridgeport	725	452	252	2,682	47,925
Mechanics' Savings Bank, Hartford	724	581	232	1,476	38,231

Milford Savings Bank	118	86	.....	382	6,646
Moodus Savings Bank	15	17	21	54	917
National Savings Bank, New Haven	190	72	.....	545	10,813
Naugatuck Savings Bank	131	87	274	423	8,781
New Canaan Savings Bank	164	107	467	891	12,257
New Haven Savings Bank	1,305	580	495	2,714	72,436
New Milford Savings Bank	240	115	3	591	14,295
Newtown Savings Bank	78	124	.....	245	7,315
Northwest Bank for Savings, Winsted	131	97	29	469	6,136
Norwalk Savings Society	269	249	28	926	17,047
Norwich Savings Society	322	231	65	1,339	21,856
People's Savings Bank-Bridgeport	2,371	2,170	375	9,169	189,963
People's Savings Bank of New Britain	156	70	50	427	7,572
People's Savings Bank, Rockville	106	56	....	373	5,249
Putnam Savings Bank	53	34	.....	180	4,446
Ridgefield Savings Bank	106	61	.....	276	5,564
Savings Bank of Ansonia	306	134	23	858	16,106
Savings Bank of Danbury	75	31	.....	204	8,483
Savings Bank of Manchester	290	209	120	1,184	24,501
Savings Bank of New London	351	440	264	1,403	22,906
Savings Bank of Rockville	80	79	.....	349	8,437
Society for Savings, Hartford	2,868	2,168	4,000	16,333	173,183
Southington Savings Bank	131	107	.....	587	9,389
South Norwalk Savings Bank	318	197	3	1,141	25,132
Stafford Savings Bank, Stafford Springs	63	13	.....	203	3,737
Stamford Savings Bank	257	218	(1)	1,004	23,794
State Bank for Savings, Hartford	598	293	52	1,551	30,242
Suffield Savings Bank	151	101	23	539	8,672
Thomaston Savings Bank	119	49	.....	556	8,477
Tolland Bank	98	65	18	309	4,109
Torrington Savings Bank	131	79	.....	248	10,702
Union Savings Bank of Danbury	201	118	1	525	12,831
Willimantic Savings Institute	96	93	5	411	6,480
Winsted Savings Bank	82	67	38	336	6,170
Woodbury Savings Bank	146	121	.....	524	9,759
Total	**$21,218**	**$15,412**	**$8,474**	**$79,243**	**$1,367,379**

Table No. 19—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and net realized gains or losses	Applicable income and franchise taxes	Income before net realized gains or losses	Net realized gains (losses) after applicable taxes	Net income
American Savings Bank, New Britain	$5,700	$1,695	$4,005	$140	$4,145
The Banking Center, Waterbury	3,084	700	2,384	797	3,181
Berlin Savings Bank, Kensington	341	80	261	7	268
Branford Savings Bank	461	33	428	4	432
Bristol Savings Bank	488	(226)	714	(132)	582
Brooklyn Savings Bank, Danielson	389	.....	389	31	420
Burritt Mutual Savings Bank, New Britain	691	174	517	(210)	307
Central Bank for Savings, Meriden	1,291	112	1,179	14	1,193
Chelsea Savings Bank, Norwich	1,343	210	1,133	143	1,276
Citizens Savings Bank, Stamford	163	11	152	1	153
City Savings Bank of Bridgeport	(1,497)	(163)	(1,334)	1,754	420
City Savings Bank of Meriden	303	64	239	124	363
City Savings Bank of Middletown	97	(4)	101	124	225
Collinsville Savings Society	46	6	40	(3)	37
Connecticut Savings Bank, New Haven	(2,207)	(84)	(2,123)	5,459	3,336
Deep River Savings Bank	120	(9)	129	33	162
Derby Savings Bank	1,326	391	935	88	1,023
Dime Savings Bank of Norwich	132	29	103	24	127
Dime Savings Bank of Wallingford	1,739	570	1,169	(10)	1,159
Essex Savings Bank	799	235	564	42	606
Fairfield County Savings Bank, Norwalk	364	16	348	(12)	336
Farmers & Mechanics Sav. Bk., Middletown	1,171	387	784	146	930
Farmington Savings Bank	616	280	336	72	408
Groton Savings Bank, Mystic	638	194	444	15	459
Guilford Savings Bank	214	18	196	(35)	161
Jewett City Savings Bank	216	29	187	2	189
Liberty Bank for Savings, Middletown	2,935	812	2,123	107	2,230
Litchfield Savings Bank	185	.....	185	112	297
Mechanics & Farmers Sav. Bk., Bridgeport	49	(20)	69	139	208
Mechanics' Savings Bank, Hartford	1,723	490	1,233	273	1,506

SAVINGS AND LOAN ASSOCIATIONS

Directory and Statistics

Italicized type indicates Chief Executive Officer

AMERICAN SAVINGS AND LOAN ASSOCIATION, WATERBURY
Incorporated 1920

EXECUTIVE OFFICERS—*President, Gene C. Guilbert;* Senior Vice President, Raymond M. Donohoe; Vice President and Treasurer, Wydell F. Rood; Vice President, George W. O'Connor; Vice President and Secretary, Betty S. Couch; Controller, Robert Petruzzelli.

DIRECTORS—Charles G. Arnold, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson, William J. Secor, Paul A. Sirop, Franklin A. Warren.

CONNECTICUT SAVINGS AND LOAN ASSOCIATION, HARTFORD
Incorporated 1968

EXECUTIVE OFFICERS—President, John A. Hogan; Vice President, David S. Kirk; *Chairman, Norman D. Edmonds;* Treasurer, Robert M. Sussler; Secretary, Sanford Cloud, Jr.

DIRECTORS—Edward J. Barlow, Jr., Collin B. Bennett, Jerry F. Campbell, Sanford Cloud, Jr., Norman D. Edmonds, John A. Hogan, Frank J. Smith, Robert M. Sussler.

DANBURY SAVINGS AND LOAN ASSOCIATION
Incorporated 1920

EXECUTIVE OFFICERS—*President, Charles E. Bruno;* Senior Vice President and Treasurer, Richard C. Govotski; Senior Vice President and Secretary, Peter Filous; Vice President, Louis F. Calabrese, Jr.; Controller, Kenneth W. Evans.

DIRECTORS—Charles E. Bruno, Bernard J. Dolan, Jr., Abraham I. Feinson, W. Edwin Harrison, L. Legrand Hopkins, John W. Hurley, Robert J. Morganti, Robert N. Noce.

EASTERN SAVINGS & LOAN ASSOCIATION, NORWICH
Incorporated 1915

EXECUTIVE OFFICERS—*President, D. William Kelleher;* Vice President, Donald A. Cipriani; Vice President, Glenn L. Husted, Jr.; Controller, Richard E. Olson; Secretary, Anna M. Gencarelli; Treasurer, Genie M. Bigornia.

DIRECTORS—Charles A. Adams, F. William Brown, John R. FitzGerald, D. William Kelleher, Michael T. Phillips, Robert N. Rue, Angelo J. Sanquedolce, Alfred P. Savage, George E. Silverman.

FAMILY SAVINGS AND LOAN ASSOCIATION, NEW HAVEN
Incorporated 1890

EXECUTIVE OFFICERS—Chairman, Stanley R. Cullen; *President and Treasurer, Frank A. Noto, Jr.;* Vice President, Anne G. Izzo; Vice President, Alfred T. Santoro; Secretary, Frank J. Barboni.

DIRECTORS—Frank J. Barboni, Carl R. Blanchard, Jr., Stanley R. Cullen, Frank A. Noto, Jr., A. Robert Parente, Wilson F. Sweeney, Andrew M. Ullman, Pasquale Young.

FARMINGTON VALLEY SAVINGS AND LOAN ASSOCIATION
Incorporated 1977

EXECUTIVE OFFICERS—Chairman, Raymond Hill; Vice Chairman, Matthew S. Wendell; *President, John S. Manning;* Executive Vice President, Otto Strobino; Vice President, Robert DuPont; Treasurer, Frank Gencarelli; Secretary, Paul Menzel.

DIRECTORS—Frank Gencarelli, Raymond Hill, John S. Manning, Paul Menzel, Nunzio Rosso, Otto P. Strobino, Michael Timura, Donald Tinty, Matthew S. Wendell.

FIRST NEW LONDON SAVINGS & LOAN ASSOCIATION
Incorporated 1914

EXECUTIVE OFFICERS—President, Arthur V. Shurts; Vice President, Thomas P. Condon; Vice President, Thomas J. Keogh; Treasurer, Lewis P. Bailey; *Secretary, Richard J. Days, Jr.*

DIRECTORS—Lewis P. Bailey, Nathan Belcher, Thomas P. Condon, Arthur F. Harris, Edwin C. Higgins, Jr., Donolson E. Horne, Thomas J. Keogh, Charles Persi, Francis Pugliese, Robert N. Shea, Arthur V. Shurts, Joel Suisman.

GUARDIAN SAVINGS & LOAN ASSOCIATION, BRIDGEPORT
Incorporated 1889

EXECUTIVE OFFICERS—Chairman, Aram H. Tellalian, Jr.; Vice Chairman, William A. Johnson; *President, G. Webster Miller;* Vice President and Treasurer, Robert D. Austin, Jr.; Vice President and Secretary, James M. Sheridan.

DIRECTORS—Robert D. Austin, Jr., Robert W. Brown, Joseph E. Clancy, Henry E. Clauson, Richard T. Gindhart, William A. Johnson, G. Webster Miller, Raymond A. Moore, Edwin Moss, III, David Savacool, William E. Sides, Aram H. Tellalian, Jr., John R. Turner.

HARTFORD HOME SAVINGS & LOAN ASSOCIATION
Incorporated 1919

EXECUTIVE OFFICERS—*President, Niel E. Stanley;* Executive Vice President and Treasurer, Stanley J. Kukla; Vice President and Secretary, Helen V. Slattery; Vice President, Mary S. Varca; Vice President, William V. Anderson; Vice President, Robert W. Hill; Vice President, John J. McNamara.

DIRECTORS—Charles E. Caley, Francis P. Handley, Stanley J. Kukla, Arthur M. Lewis, Louis R. Lyman, Dean Patenaude, James Richmond, Ralph M. Smith, Niel E. Stanley, Ward F. Stevens, Ronald Streeter, Ronald E. Young.

HERITAGE SAVINGS AND LOAN ASSOCIATION, MANCHESTER
Incorporated 1891

EXECUTIVE OFFICERS—Chairman, Charles S. House; *President, William H. Hale;* Vice President and Secretary, Raymond E. Juleson; Vice President, Betty R. Petricca; Treasurer, J. Raymond Fournier.

DIRECTORS—Burl N. Boyce, Donald S. Genovesi, William H. Hale, Thomas M. Healy, Charles S. House, Seymour B. Kaplan, John W. Thompson, R. Bruce Watkins, Theodore C. Wright.

HOME SAVINGS AND LOAN ASSOCIATION, BRIDGEPORT
Incorporated 1919

EXECUTIVE OFFICERS—*President, John T. Lounsbury, Jr.;* Vice President and Secretary, Arthur C. Berkeley; Vice President and Treasurer, Josephine B. Young.

DIRECTORS—Charles R. Allen, Edward F. Bannon, Arthur C. Berkeley, John V. Donnelly, Joseph V. Fuse, Stafford R. Gellatly, Andrew C. Lindmark, John T. Lounsbury, Jr., John F. McCarthy, Francis J. Mongrain, Richard L. Revenaugh, Philip D. Spalla.

NAUGATUCK VALLEY SAVINGS AND LOAN ASSOCIATION
Incorporated 1922

EXECUTIVE OFFICERS—Chairman, Donald G. Brubaker; *President and Treasurer, Ronald D. Lengyel;* Vice President and Secretary, Dominic J. Alegi, Jr.

DIRECTORS—Donald G. Brubaker, Elizabeth B. Eckert, Frederick E. Hennick, Gerald Labriola, Ronald D. Lengyel, Michael J. Magas, Lawrence J. Mambrino, Robert E. Ruccio, Stephen A. Sturdevant.

PERMANENT SAVINGS AND LOAN ASSOCIATION, MERIDEN
Incorporated 1888

EXECUTIVE OFFICERS—*President, Robert E. Becker;* Senior Vice President and Secretary, Eugene J. Westermeyer; Vice President and Treasurer, Stephen S. Stack; Vice President, Carl L. Kenney; Controller, Peter S. Brzezicki.

DIRECTORS—Robert E. Becker, Mark B. Bollman, Edward T. Cox, John P. Kreminski, Charles E. Lirot, Edwin L. Naamon, Leonard A. Petrucelli, Mildred L. Rossi, Wayne W. Sargent, Stephen S. Stack, Raymond B. Thompson, Eugene J. Westermeyer.

PUTNAM SAVINGS AND LOAN ASSOCIATION
Incorporated 1916

EXECUTIVE OFFICERS—*President, Paul G. Zaehringer;* Chairman, Gerard J. Caron; Vice President, Gilbert Perreault; Vice President, Ellis K. Haines; Secretary, Claire I. Quintal; Treasurer, Helen E. Miner.

DIRECTORS—Lawrence J. Bellerose, Gerard J. Caron, Raymond Faucher, Ellis K. Haines, Arthur S. Kaminsky, Robert C. Kinne, John J. Maher, Gilbert H. Perreault, Paul G. Zaehringer.

SAVINGS AND LOAN ASSOCIATION OF SOUTHINGTON
Incorporated 1912

EXECUTIVE OFFICERS—President, Albert C. Bassett; *Vice President and Secretary, Carmen F. Casale;* Vice President, Michael J. Simone; Vice President, Patrick J. Delahunty; Treasurer, Richard J. D'Amato.

DIRECTORS—Albert C. Bassett, Carmen F. Casale, Patrick J. Delahunty, Joseph J. DePaolo, David W. Florian, John T. Foley, Chester A. Potrepka, Michael J. Simone, Richard W. Smith, Carl J. Sokolowski, Martin F. Talley, Kenneth R. Williams, Elizabeth K. Zdunczyk.

SECURITY SAVINGS AND LOAN ASSOCIATION, WATERBURY
Incorporated 1980

EXECUTIVE OFFICERS—*President, Richard Barbieri;* Vice President, Carlene Glander.

DIRECTORS—Mario Albini, Richard Barbieri, Francis Campion, Lincoln Carson, Domenic Daddona, Vinal Duncan, Carey Geghan, Harold Kay, Charles Peach, Robert Piscatelli, Salvatore Porzio, Elmer Sticco, Mary Tynan, Joseph Vincitorio, Arnold Wolk.

SHELTON SAVINGS AND LOAN ASSOCIATION
Incorporated 1919

EXECUTIVE OFFICERS—*President, Kenneth E. Schaible;* Vice President and Secretary, William C. Nimons; Vice President, Dorothy M. Reilly; Treasurer, Pasquale Papale.

DIRECTORS—LeRoy T. Glover, Stephen Husti, David Kreiger, Samuel Kreiger, James W. Morgan, Jr., Pasquale Papale, Kenneth E. Schaible, Charles H. Sullivan, Rudolph Teveliet, Vincent P. Tisi.

WILLIMANTIC SAVINGS AND LOAN ASSOCIATION
Incorporated 1893

EXECUTIVE OFFICERS—Chairman, Russell W. Potter; *President and Treasurer, Shaun P. Shanley;* Secretary, Helen K. Kucharski.

DIRECTORS—Charles W. Anthes, Oliver S. Chappell, George W. Fraser, Jr., Daniel A. Graf, Howard A. Haling, Harry M. Johnson, Milton R. Johnson, Russell W. Potter, Luther E. Stearns, William M. Wyman, Shaun P. Shanley.

WINDSOR LOCKS SAVINGS AND LOAN ASSOCIATION
Incorporated 1913

EXECUTIVE OFFICERS—President, Anthony C. Ward; Vice President, Joseph B. Raccone; *Secretary, Raymond A. Marconi;* Treasurer, Shirley M. Roszelle.

DIRECTORS—James J. Franklin, Raymond A. Marconi, Sylvio F. Preli, Joseph B. Raccone, Anthony C. Ward.

Table No. 22—COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS AND LOAN ASSOCIATIONS — DECEMBER 31, 1980 AND DECEMBER 31, 1979
(Dollar Amounts in Thousands)

ASSETS	1980	1979	Increase (Decrease)	Percentage Change
Mortgage loans and contracts:				
V.A.	$32,611	$33,557	$(946)	(2.82)%
F.H.A.-H.U.D.	20,944	21,315	(371)	(1.74)
Conventional	863,314	828,059	35,255	4.26
Other	30,586	30,499	87	.29
Total mortgage loans and contracts	947,455	913,430	34,025	3.73
Loans on savings accounts	18,594	16,692	1,902	11.39
Other loans	47,724	39,582	8,142	20.57
Other real estate	9,641	6,375	3,266	51.23
Cash and demand deposits	11,029	12,817	(1,788)	(13.95)
Investment securities	114,410	88,666	25,744	29.03
Federal Home Loan Bank Stock	8,719	9,221	(502)	(5.44)
Fixed assets	13,538	11,264	2,274	20.19
Other assets	22,226	19,914	2,312	11.61
Total assets	**1,193,336**	**1,117,961**	**75,375**	**6.74**
LIABILITIES				
Non-interest earning demand and NOW accounts	1,282	999	283	28.23
Savings accounts				
Regular	290,674	326,686	(36,012)	(11.02)
NOW	33,481	28,302	5,179	18.30
Other	687,392	571,007	116,385	20.38
Total savings accounts	1,011,547	925,995	85,552	9.24
Federal Home Loan Bank Advances	88,163	94,465	(6,302)	(6.67)
Other borrowed money	4,552	3,901	651	16.69
Subordinated debentures	—	—	—	—
Loans in process	7,783	14,972	(7,189)	(48.16)
Advance payments for taxes and insurance				
Interest earning	8,460	7,618	842	11.05
Non-earning	1,014	1,050	(36)	(3.43)
Other liabilities	7,236	9,331	(2,095)	(22.45)
Total liabilities	**1,130,037**	**1,058,331**	**71,706**	**6.78**
NET WORTH				
Capital stock	2,037	1,016	1,021	100.00+
Paid-in surplus	1,919	1,009	910	90.19
General reserves	37,414	34,520	2,894	8.38
Undivided profits	21,660	22,416	(756)	(3.37)
Net undistributed income	269	669	(400)	(59.79)
Total Net Worth	**63,299**	**59,630**	**3,669**	**6.15**
Total Liabilities and Net Worth	**$1,193,336**	**$1,117,961**	**$75,375**	**6.74%**

Milford Savings Bank	259	58	201	25	226
Moodus Savings Bank	70	.....	70	(122)	(52)
National Savings Bank, New Haven	(186)	98	(284)	29	(255)
Naugatuck Savings Bank	750	256	494	10	504
New Canaan Savings Bank	(889)	(200)	(689)	(66)	(755)
New Haven Savings Bank	2,366	(1,500)	3,866	151	4,017
New Milford Savings Bank	2,209	279	1,930	(648)	1,282
Newtown Savings Bank	695	116	579	31	610
Northwest Bank for Savings, Winsted	12	2	10	497	507
Norwalk Savings Society	271	(125)	396	179	575
Norwich Savings Society	2,573	717	1,856	465	2,321
People's Savings Bank-Bridgeport	8,809	(3,200)	12,009	344	12,353
People's Savings Bank of New Britain	776	195	581	43	624
People's Savings Bank, Rockville	76	3	73	11	84
Putnam Savings Bank	430	143	287	.....	287
Ridgefield Savings Bank	266	155	111	(2)	109
Savings Bank of Ansonia	1,742	255	1,487	(374)	1,113
Savings Bank of Danbury	267	5	262	.....	262
Savings Bank of Manchester	2,802	880	1,922	(25)	1,897
Savings Bank of New London	1,148	28	1,120	186	1,306
Savings Bank of Rockville	649	94	555	(106)	449
Society for Savings, Hartford	4,272	1,175	3,097	(851)	2,246
Southington Savings Bank	414	27	387	43	430
South Norwalk Savings Bank	701	222	479	983	1,462
Stafford Savings Bank, Stafford Springs	274	49	225	79	304
Stamford Savings Bank	315	98	217	(531)	(314)
State Bank for Savings, Hartford	301	(48)	349	298	647
Suffield Savings Bank	1,072	225	847	41	888
Thomaston Savings Bank	867	266	601	27	628
Tolland Bank	70	3	67	53	120
Torrington Savings Bank	601	151	450	137	587
Union Savings Bank of Danbury	993	277	716	3	719
Willimantic Savings Institute	677	238	439	94	533
Winsted Savings Bank	435	125	310	168	478
Woodbury Savings Bank	(252)	.....	(252)	285	33
Total	**$58,755**	**$7,097**	**$51,658**	**$10,706**	**$62,364**

Table No. 19—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Total surplus accounts Dec. 31, 1979	Net income	Other increases (decreases), Net	Change in surplus accounts	Total surplus Dec. 31, 1980
American Savings Bank, New Britain	$39,661	$4,145	.....	$4,145	$43,806
The Banking Center, Waterbury	55,447	3,181	$10	3,191	58,638
Berlin Savings Bank, Kensington	8,392	268	5	273	8,665
Branford Savings Bank	5,614	432	(8)	424	6,038
Bristol Savings Bank	18,131	582	(312)	270	18,401
Brooklyn Savings Bank, Danielson	5,178	420	(8)	412	5,590
Burritt Mutual Savings Bank, New Britain	16,680	307	(216)	91	16,771
Central Bank for Savings, Meriden	12,820	1,193	161	1,354	14,174
Chelsea Savings Bank, Norwich	11,518	1,276	(64)	1,212	12,730
Citizens Savings Bank, Stamford	11,248	153	87	240	11,488
City Savings Bank of Bridgeport	22,671	420	500	920	23,591
City Savings Bank of Meriden	4,589	363	316	679	5,268
City Savings Bank of Middletown	5,321	225	.....	225	5,546
Collinsville Savings Society	1,918	37	.....	37	1,955
Connecticut Savings Bank, New Haven	47,014	3,336	.....	3,336	50,350
Deep River Savings Bank	5,139	162	.....	162	5,301
Derby Savings Bank	18,103	1,023	(73)	950	19,053
Dime Savings Bank of Norwich	4,197	127	21	148	4,345
Dime Savings Bank of Wallingford	10,626	1,159	11	1,170	11,796
Essex Savings Bank	5,802	606	4	610	6,412
Fairfield County Savings Bank, Norwalk	8,528	336	3	339	8,867
Farmers & Mechanics Sav. Bk., Middletown	15,967	930	.....	930	16,897
Farmington Savings Bank	9,917	408	9	417	10,334
Groton Savings Bank, Mystic	8,127	459	.....	459	8,586
Guilford Savings Bank	3,552	161	31	192	3,744
Jewett City Savings Bank	3,411	189	.....	189	3,600
Liberty Bank for Savings, Middletown	25,825	2,230	(7)	2,223	28,048
Litchfield Savings Bank	4,978	297	71	368	5,346
Mechanics & Farmers Sav. Bk., Bridgeport	28,727	208	.....	208	28,935
Mechanics' Savings Bank, Hartford	28,598	1,506	.....	1,506	30,104

Milford Savings Bank	4,301	226	(11)	215	4,516
Moodus Savings Bank	963	(52)	(8)	(60)	903
National Savings Bank, New Haven	10,528	(255)	(92)	(347)	10,181
Naugatuck Savings Bank	8,925	504	(13)	491	9,416
New Canaan Savings Bank	7,289	(755)	(295)	(1,050)	6,239
New Haven Savings Bank	55,567	4,017	.....	4,017	59,584
New Milford Savings Bank	15,811	1,282	.....	1,282	17,093
Newtown Savings Bank	7,491	610	(18)	592	8,083
Northwest Bank for Savings, Winsted	4,785	507	(314)	393	5,178
Norwalk Savings Society	19,487	575	117	692	20,179
Norwich Savings Society	22,719	2,321	.....	2,321	25,040
People's Savings Bank-Bridgeport	167,150	12,353	3	12,356	179,506
People's Savings Bank of New Britain	4,988	624	.....	624	5,612
People's Savings Bank, Rockville	3,896	84	33	117	4,013
Putnam Savings Bank	4,129	287	52	339	4,468
Ridgefield Savings Bank	5,901	109	(5)	104	6,005
Savings Bank of Ansonia	15,653	1,113	2,278	3,391	19,044
Savings Bank of Danbury	10,630	262	8	270	10,900
Savings Bank of Manchester	22,114	1,897	(92)	1,805	23,919
Savings Bank of New London	23,926	1,306	.....	1,306	25,232
Savings Bank of Rockville	8,377	449	.....	449	8,826
Society for Savings, Hartford	86,788	2,246	.....	2,246	89,034
Southington Savings Bank	5,887	430	(11)	419	6,306
South Norwalk Savings Bank	16,505	1,462	4,574	6,036	22,541
Stafford Savings Bank, Stafford Springs	4,212	304	(11)	293	4,505
Stamford Savings Bank	21,711	(314)	103	(211)	21,500
State Bank for Savings, Hartford	21,590	647	(23)	624	22,214
Suffield Savings Bank	6,178	888	.....	888	7,066
Thomaston Savings Bank	10,320	628	.....	628	10,948
Tolland Bank	2,509	120	.....	120	2,629
Torrington Savings Bank	9,413	587	.....	587	10,000
Union Savings Bank of Danbury	11,196	719	.....	719	11,915
Willimantic Savings Institute	4,995	533	2,994	3,527	8,522
Winsted Savings Bank	4,813	478	(152)	326	5,139
Woodbury Savings Bank	6,098	33	49	82	6,180
Total	**$1,084,544**	**$62,364**	**$9,907**	**$72,271**	**$1,156,815**

Table No. 20—ABSTRACT OF REPORTS FROM 1941-1980 (Amounts in thousands of dollars)

Year	Number of banks	Assets							Liabilities				
		Number of regular savings accounts	Loans on real estate	Other loans	U.S. Government securities	Other bonds and stocks	Real estate, bank premises and furniture and fixtures	Other assets, including cash on hand	Total deposits	Reserves on loans and securities	Other liabilities	Surplus accounts	**Total assets or liabilities**
1941	72	1,014,934	336,062	$5,341	$208,215	$173,139	$35,092	$100,471	$765,432	.....	$2,301	$90,589	**$858,322**
1942	72	1,017,581	326,446	4,051	310,007	144,981	22,492	77,954	787,742	.....	1,784	96,407	**885,934**
1943	72	1,041,531	299,306	3,082	464,303	128,067	14,878	53,964	859,648	.....	2,299	101,656	**963,604**
1944	72	1,073,126	272,912	2,549	592,521	124,681	10,892	67,164	957,816	.....	1,395	111,509	**1,070,721**
1945	72	1,108,563	250,045	2,436	761,131	127,891	7,610	71,570	1,094,740	.....	1,988	123,956	**1,220,685**
1946	72	1,140,067	254,270	2,676	878,623	137,212	5,094	66,108	1,201,569	.....	3,320	139,096	**1,343,986**
1947	72	1,157,021	276,547	3,212	902,896	161,100	4,949	69,494	1,269,127	.....	4,720	144,354	**1,418,201**
1948	72	1,163,301	322,644	3,864	876,410	190,924	4,746	62,785	1,302,842	.....	8,016	150,516	**1,461,376**
1949	72	1,162,372	366,028	4,364	854,213	201,978	5,427	58,305	1,326,109	.....	6,737	157,471	**1,490,317**
1950	72	1,163,764	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	.....	11,653	165,323	**1,515,063**
1951	72	1,199,423	482,954	6,171	784,252	219,478	7,681	75,054	1,391,420	.....	7,152	177,018	**1,575,590**
1952	72	1,196,087	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	.....	7,619	181,766	**1,678,397**
1953	72	1,175,054	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	.....	9,182	187,306	**1,799,317**
1954	72	1,185,396	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	.....	11,012	198,036	**1,930,066**
1955	71	1,209,296	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	.....	14,975	206,858	**2,064,673**
1956	71	1,243,525	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	.....	18,212	215,778	**2,220,015**
1957	71	1,275,004	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	.....	19,263	223,653	**2,345,581**
1958	71	1,310,433	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	.....	22,357	236,637	**2,515,754**
1959	71	1,356,117	1,568,476	31,216	521,486	447,728	18,810	69,876	2,386,564	.....	26,066	244,962	**2,657,592**
1960	71	1,400,831	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	.....	30,396	262,590	**2,809,187**
1961	71	1,453,696	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	.....	17,672	278,785	**3,029,755**
1962	71	1,486,279	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	.....	22,820	292,391	**3,289,073**
1963	71	1,494,285	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	.....	32,516	309,862	**3,564,116**
1964	71	1,535,118	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	.....	27,787	329,950	**3,834,650**
1965	71	1,573,196	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	.....	28,501	355,947	**4,091,699**
1966	70	1,616,272	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	.....	40,050	372,635	**4,272,130**
1967	70	1,658,865	3,465,493	127,607	257,099	645,976	39,443	76,682	4,193,740	.....	27,278	391,282	**4,612,300**
1968	69	1,706,761	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	.....	34,679	422,966	**4,978,744**
1969	69	1,764,707	4,023,990	197,597	194,493	829,066	39,406	99,722	4,882,243	.....	47,671	454,360	**5,384,274**
1970	69	1,813,967	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450	.....	39,476	482,359	**5,879,285**
1971	68	1,776,229	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	$10,093	53,793	520,892	**6,724,659**
1972	68	1,820,302	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	**7,580,455**
1973	68	1,858,219	6,020,296	326,935	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	**8,267,243**
1974	68	1,874,616	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	**8,786,888**
1975	67	1,934,859	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	.....	169,595	780,972	**9,824,270**
1976	66	2,027,606	7,462,204	542,769	743,699	1,651,171	199,203	481,445	10,109,111	.....	139,655	831,726	**11,080,492**
1977	65	N/A	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	.....	206,400	922,331	**12,408,069**
1978	65	N/A	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	.....	344,210	1,004,381	**13,684,346**
1979	65	N/A	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	.....	435,990	1,084,544	**14,457,088**
1980	65	N/A	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	.....	496,911	1,156,815	**15,513,572**

Table No. 25—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1980-1979-1978

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
Number of Associations	1980 19	1979 18	1978 17	1980 19	1979 18	1978 17
Current operating income:						
Interest and discount on loans	$89,701	$79,851	$66,785	$7.68	$7.28	$6.65
Interest and dividends on securities	12,106	9,105	6,968	1.04	.83	.69
Other operating income	5,021	4,562	3,641	.43	.41	.36
Total current operating income	**106,828**	**93,518**	**77,394**	**9.15**	**8.52**	**7.70**
Current operating expense:						
Salaries of officers and employees	7,537	6,533	5,414	.65	.60	.54
Other operating expenses	11,480	10,154	8,678	.98	.92	.86
Total current operating expense	**19,017**	**16,687**	**14,092**	**1.63**	**1.52**	**1.40**
Net current operating income before taxes, interest and dividends	**87,811**	**76,831**	**63,302**	**7.52**	**7.00**	**6.30**
Dividends and interest charges	87,382	69,364	55,999	7.48	6.32	5.58
Taxes (paid or accrued)	128	1,897	1,824	.01	.17	.18
Net operating income	**301**	**5,570**	**5,479**	**.03**	**.51**	**.54**
Non-operating income	1,940	1,201	1,133	.17	.11	.11
Non-operating expense	528	1,224	1,336	.05	.11	.13
Net Income	**1,713**	**5,547**	**5,276**	**.15**	**.51**	**.52**
Net prior period and other adjustments	1,956	(35)	372	.17	(.01)	.04
Change in net worth for period	**$3,669**	**$5,512**	**$5,648**	**$.32**	**$.50**	**$.56**

*Average assets based on quarterly assets, as reported by associations.

Table No. 26—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980

(Amounts in thousands of dollars)	Amount	Percent
Current operating income:		
Interest on loans:		
Mortgage loans	$80,636	75.48%
Other loans	9,065	8.49
Interest and dividends on investments and deposits	12,106	11.33
Fees and charges	3,087	2.89
Other operating income	1,934	1.81
Total current operating income	**106,828**	**100.00%**
Current operating expense:		
Salaries of officers and employees	7,537	7.06
Pensions and other employee benefits	1,687	1.58
Fees paid to directors	367	.34
Office occupancy expense	1,885	1.76
Furniture, fixtures, equipment and automobile expenses	1,903	1.78
Federal insurance premium	761	.71
Other operating expense	4,877	4.57
Total current operating expenses	**19,017**	**17.80**
Net operating income before dividends and taxes	87,811	82.20
Dividends and interest charges	87,382	81.80
Taxes (paid or accrued)	128	.12
Total expenses, dividends and taxes	**106,527**	**99.72**
Net operating income	**301**	**.28%**
Non-operating income	1,940	....
Non-operating expense	(528)	....
Net income	**1,713**	....
Net prior period and other adjustments	1,956	....
Change in net worth for period	3,669	....
Net worth December 31, 1979	**59,630**	....
Net worth December 31, 1980	**$63,299**	....

Table No. 23—STATEMENT OF ASSETS, DECEMBER 31, 1980

NAME OF ASSOCIATION	Mortgage loans and contracts				Total Mortgage Loans	Loans on Savings Accounts	Other loans
	VA	FHA-HUD	Conventional	Other			
American Savings & Loan Assoc., Waterbury	$10,820	.....	$92,986,918	.....	$92,997,738	$3,105,517	$5,843,276
Connecticut Sav. & Loan Assoc., Hartford	282,769	$173,905	7,580,995	$249,497	8,287,166	101,965	295,499
Danbury Savings and Loan Assoc.	16,280,066	9,504,254	131,079,669	2,064,592	158,928,581	4,285,975	9,125,148
Eastern Sav. & Loan Assoc., Norwich	6,673	.....	39,680,631	361,551	40,048,855	808,616	3,298,256
Family Sav. & Loan Assoc., New Haven	7,874,512	4,801,258	47,706,251	.....	60,382,021	710,188	790,813
Farmington Valley Sav. & Loan Assoc.	.....	.....	5,520,779	.....	5,520,779	161,980	163,920
First New London Savings & Loan Assoc.	156,196	220,394	10,253,282	.....	10,629,872	637,699	544,092
Guardian Sav. & Loan Assoc., Bridgeport	.....	.....	23,495,654	28,918	23,524,572	504,767	315,075
Hartford Home Savings and Loan Assoc.	4,435,684	2,202,629	112,193,146	3,519,239	122,350,698	1,160,950	9,842,939
Heritage Sav. & Loan Assoc., Manchester	771,946	1,277,530	101,288,632	7,578,580	110,916,688	2,250,043	5,273,205
Home Sav. & Loan Assoc., Bridgeport	.....	.....	53,069,552	.....	53,069,552	1,267,139	796,170
Naugatuck Valley Savings and Loan Assoc.	5,891	.....	43,542,585	11,719	43,560,195	418,373	3,399,143
Permanent Sav. & Loan Assoc., Meriden	2,786,710	2,763,394	50,470,059	14,172,931	70,193,094	512,430	2,201,794
Putnam Savings & Loan Assoc.	.....	1,092	15,724,909	118,709	15,844,710	217,282	730,261
Savings & Loan Assoc., of Southington	.....	.....	27,415,045	147,772	27,562,817	1,105,684	1,941,970
Security Sav. & Loan Assoc., Waterbury	.....	.....	639,300	.....	639,300	4,400	174,643
Shelton Savings & Loan Assoc.	.....	.....	29,655,634	2,262,710	31,918,344	302,536	1,416,246
Willimantic Savings & Loan Assoc.	.....	.....	54,188,305	69,418	54,257,723	753,470	1,571,962
Windsor Locks Savings & Loan Assoc.	.....	.....	16,822,693	.....	16,822,693	284,578	.....
Total	**$32,611,267**	**$20,944,456**	**$863,314,039**	**$30,585,636**	**$947,455,398**	**$18,593,592**	**$47,724,412**
Percentage to Total	**2.73%**	**1.76%**	**72.35%**	**2.56%**	**79.40%**	**1.56%**	**4.00%**

Table No. 23—STATEMENT OF ASSETS, DECEMBER 31, 1980—Concluded

NAME OF ASSOCIATION	Other real estate	Cash and demand deposits	Investment securities	Federal Home Loan Bank Stock	Fixed Assets	Other assets	Total assets
American Savings & Loan Assoc., Waterbury	$641,285	$1,163,247	$26,850,010	$758,700	$1,468,387	$3,062,619	$135,890,779
Connecticut Sav. & Loan Assoc., Hartford	46,167	158,902	1,383,076	85,000	83,055	87,427	10,528,257
Danbury Savings and Loan Assoc.	8,177,542	754,096	11,562,283	1,634,300	1,822,759	7,356,035	203,646,719
Eastern Sav. & Loan Assoc., Norwich	.....	1,902,709	5,846,105	336,600	680,777	644,862	53,566,780
Family Sav. & Loan Assoc., New Haven	24,830	936,570	3,873,100	505,400	702,156	808,283	68,733,361
Farmington Valley Sav. & Loan Assoc.	.....	340,685	3,046,109	40,000	479,232	116,693	9,869,398
First New London Savings & Loan Assoc.	.....	112,422	876,210	100,100	51,883	117,128	13,069,406
Guardian Sav. & Loan Assoc., Bridgeport	44,072	320,906	900,034	220,500	345,869	128,572	26,304,367
Hartford Home Savings and Loan Assoc.	15,790	1,274,735	14,918,877	1,227,500	1,259,623	2,560,116	154,611,228
Heritage Sav. & Loan Assoc., Manchester	71,912	158,876	5,621,441	928,200	1,665,858	1,463,410	128,349,633
Home Sav. & Loan Assoc., Bridgeport	34,169	225,339	2,607,358	498,000	222,001	930,137	59,649,865
Naugatuck Valley Savings and Loan Assoc.	76,130	405,947	2,185,464	383,200	617,434	606,276	51,652,162
Permanent Sav. & Loan Assoc., Meriden	284,564	121,842	17,057,741	635,700	1,221,653	2,488,004	94,716,822
Putnam Savings & Loan Assoc.	.....	383,037	2,125,718	148,500	336,067	204,805	19,990,380
Savings & Loan Assoc., of Southington	44,654	64,941	1,902,998	237,900	568,220	230,912	33,660,096
Security Sav. & Loan Assoc., Waterbury	.....	761,067	4,100,000	1,416	701,334	129,259	6,511,419
Shelton Savings & Loan Assoc.	151,189	1,219,758	1,847,180	273,300	583,705	475,858	38,188,116
Willimantic Savings & Loan Assoc.	28,345	498,689	4,598,111	538,800	673,582	568,071	63,488,752
Windsor Locks Savings & Loan Assoc.	.....	224,886	3,108,610	166,100	54,801	247,145	20,908,813
Total	**$9,640,649**	**$11,028,654**	**$114,410,425**	**$8,719,216**	**$13,538,396**	**$22,225,612**	**$1,193,336,354**
Percentage to Total	**.81%**	**.92%**	**9.59%**	**.73%**	**1.13%**	**1.86%**	**100.00%**

Table No. 24—STATEMENT OF LIABILITIES, DECEMBER 31, 1980

NAME OF ASSOCIATION	Non-interest earning demand and NOW accounts	Savings Accounts				Federal Home Loan Bank Advances	Other borrowed Money
		Regular	NOW	Other	Total		
American Savings & Loan Assoc., Waterbury	.....	$25,077,185	$6,382,277	$86,946,098	$118,405,560	$6,253,000	.....
Connecticut Sav. & Loan Assoc., Hartford	.....	4,739,090	.....	4,761,550	9,500,640	270,000	.....
Danbury Savings and Loan Assoc.	.....	43,139,595	5,028,281	105,942,722	154,110,598	32,685,000	$424,299
Eastern Sav. & Loan Assoc., Norwich	.....	13,998,585	1,371,854	33,613,175	48,983,614	1,500,000	.....
Family Sav. & Loan Assoc., New Haven	$325,539	15,749,239	183,506	44,946,463	60,879,208	3,300,000	.....
Farmington Valley Sav. & Loan Assoc.	24,828	2,044,076	601,859	4,847,593	7,493,528	150,000	26,725
First New London Savings & Loan Assoc.	.....	3,781,467	.....	7,861,692	11,643,159	250,000	.....
Guardian Sav. & Loan Assoc., Bridgeport	.....	7,274,128	481,297	13,715,363	21,470,788	3,463,000	.....
Hartford Home Savings and Loan Assoc.	.....	41,034,883	5,846,138	91,890,743	138,771,764	5,000,000	.....
Heritage Sav. & Loan Assoc., Manchester	.....	28,502,360	5,271,133	75,729,517	109,503,010	11,679,000	.....
Home Sav. & Loan Assoc., Bridgeport	.....	14,133,574	1,109,030	34,695,765	49,938,369	5,050,000	.....
Naugatuck Valley Savings and Loan Assoc.	.....	16,062,541	1,355,720	28,949,794	46,368,055	2,100,000	.....
Permanent Sav. & Loan Assoc., Meriden	736,982	23,081,994	117,617	48,796,597	71,996,208	11,713,000	3,501,163
Putnam Savings & Loan Assoc.	.....	7,318,297	1,129,167	10,239,218	18,686,682	.....	.....
Savings & Loan Assoc., of Southington	.....	8,744,329	.....	20,477,808	29,222,137	1,500,000	200,000
Security Sav. & Loan Assoc., Waterbury	81,590	1,560,455	29,146	2,329,809	3,919,410	.....	400,000
Shelton Savings & Loan Assoc.	.....	12,309,786	1,754,216	21,489,046	35,553,048	500,000	.....
Willimantic Savings & Loan Assoc.	2,566	17,192,756	2,781,562	37,510,923	57,485,241	1,550,000	.....
Windsor Locks Savings & Loan Assoc.	109,968	4,929,981	38,158	12,647,669	17,615,808	1,200,000	.....
Total	**$1,281,473**	**$290,674,321**	**$33,480,961**	**$687,391,545**	**$1,011,546,827**	**$88,163,000**	**$4,552,187**
Percentage to Total	**.11%**	**24.36%**	**2.81%**	**57.60%**	**84.77%**	**7.39%**	**.38%**

Table No. 24—STATEMENT OF LIABILITIES, DECEMBER 31, 1980—Concluded

NAME OF ASSOCIATION	Subordinated debentures	Loans in process	Advance payment for taxes and insurance		Other liabilities	Total liabilities
			Interest earning	Non earning		
American Savings & Loan Assoc., Waterbury	.....	$481,912	$1,047,705	$494,853	$866,556	$127,549,586
Connecticut Sav. & Loan Assoc., Hartford	.....	.....	184,834	.....	280,583	10,236,057
Danbury Savings and Loan Assoc.	.....	4,135,329	613,814	231,805	2,051,686	194,252,531
Eastern Sav. & Loan Assoc., Norwich	.....	395,002	183,428	.....	230,832	51,292,876
Family Sav. & Loan Assoc., New Haven	.....	97,434	550,300	66,381	383,364	65,602,226
Farmington Valley Sav. & Loan Assoc.	.....	.....	173,195	.....	21,929	7,890,205
First New London Savings & Loan Assoc.	.....	76,250	45,835	.....	8,860	12,024,104
Guardian Sav. & Loan Assoc., Bridgeport	.....	24,900	102,715	9,234	49,281	25,119,918
Hartford Home Savings and Loan Assoc.	.....	134,600	1,865,590	106,265	974,138	146,852,357
Heritage Sav. & Loan Assoc., Manchester	.....	888,850	257,097	24,902	589,864	122,942,723
Home Sav. & Loan Assoc., Bridgeport	.....	322,845	787,886	.....	41,792	56,140,892
Naugatuck Valley Savings and Loan Assoc.	.....	320,500	216,203	.....	46,274	49,051,032
Permanent Sav. & Loan Assoc., Meriden	.....	37,000	666,675	37,575	643,991	89,332,594
Putnam Savings & Loan Assoc.	.....	136,802	91,828	.....	62,256	18,977,568
Savings & Loan Assoc., of Southington	.....	377,858	221,301	.....	560,850	32,082,146
Security Sav. & Loan Assoc., Waterbury	.....	.....	.....	.....	45,738	4,446,738
Shelton Savings & Loan Assoc.	.....	209,804	220,773	39,672	97,789	36,621,086
Willimantic Savings & Loan Assoc.	.....	141,700	970,804	3,502	154,256	60,308,069
Windsor Locks Savings & Loan Assoc.	.....	2,507	260,417	.....	125,457	19,314,157
Total	.....	**$7,783,293**	**$8,460,400**	**$1,014,189**	**$7,235,496**	**$1,130,036,865**
Percentage to Total	.....	**.65%**	**.71%**	**.08%**	**.61%**	**94.70%**

Table No. 24—STATEMENT OF NET WORTH, DECEMBER 31, 1980

NAME OF ASSOCIATION	Capital Stock	Paid-in Surplus	General Reserves	Undivided profits	Net undistributed income	Total Net Worth	Total liabilities & Net Worth
American Savings & Loan Assoc., Waterbury	.....	.....	$4,509,855	$3,831,338	.....	$8,341,193	$135,890,779
Connecticut Sav. & Loan Assoc., Hartford	.....	.....	219,506	72,694	.....	292,200	10,528,257
Danbury Savings and Loan Assoc.	.....	.....	6,241,418	3,152,770	.....	9,394,188	203,646,719
Eastern Sav. & Loan Assoc., Norwich	.....	.....	.....	2,273,904	.....	2,273,904	53,566,780
Family Sav. & Loan Assoc., New Haven	.....	.....	2,370,000	761,135	.....	3,131,135	68,733,361
Farmington Valley Sav. & Loan Assoc.	$1,015,905	$896,926	19,250	14,055	$33,057	1,979,193	9,869,398
First New London Savings & Loan Assoc.	.....	.....	685,228	360,074	.....	1,045,302	13,069,406
Guardian Sav. & Loan Assoc., Bridgeport	.....	.....	779,634	404,815	.....	1,184,449	26,304,367
Hartford Home Savings and Loan Assoc.	.....	.....	5,368,379	2,390,492	.....	7,758,871	154,611,228
Heritage Sav. & Loan Assoc., Manchester	.....	.....	4,119,525	1,168,048	119,337	5,406,910	128,349,633
Home Sav. & Loan Assoc., Bridgeport	.....	.....	2,090,000	1,418,973	.....	3,508,973	59,649,865
Naugatuck Valley Savings and Loan Assoc.	.....	.....	1,824,490	776,640	.....	2,601,130	51,652,162
Permanent Sav. & Loan Assoc., Meriden	.....	.....	3,077,309	2,277,743	29,176	5,384,228	94,716,822
Putnam Savings & Loan Assoc.	.....	.....	716,695	296,117	.....	1,012,812	19,990,380
Savings & Loan Assoc., of Southington	.....	.....	1,100,000	411,302	66,648	1,577,950	33,660,096
Security Sav. & Loan Assoc., Waterbury	1,021,825	1,021,825	.....	494	20,537	2,064,681	6,511,419
Shelton Savings & Loan Assoc.	.....	.....	1,349,162	217,868	.....	1,567,030	38,188,116
Willimantic Savings & Loan Assoc.	.....	.....	2,220,890	959,794	.....	3,180,684	63,488,753
Windsor Locks Savings & Loan Assoc.	.....	.....	722,633	872,023	.....	1,594,656	20,908,813
Total	**$2,037,730**	**$1,918,751**	**$37,413,974**	**$21,660,279**	**$268,755**	**$63,299,489**	**$1,193,336,354**
Percentage to Total	**.17%**	**.16%**	**3.14%**	**1.81%**	**.02%**	**5.30%**	**100.00%**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980

NAME OF ASSOCIATION	CURRENT OPERATING INCOME							
	Interest on loans		Interest dividends on investments and deposits	Fees and charges	Other operating income	Total current operating income	Non-operating income	Total income
	Mortgage loans	Other loans						
American Savings & Loan Assoc., Waterbury	$8,282,925	$867,789	$2,643,136	$406,367	$157,354	$12,357,571	$254,895	$12,612,466
Connecticut Sav. & Loan Assoc., Hartford	629,033	62,688	109,127	52,087	3,049	855,984	28,422	884,406
Danbury Savings and Loan Assoc.	14,063,300	1,329,589	1,167,382	616,729	568,736	17,745,736	629,251	18,374,987
Eastern Sav. & Loan Assoc., Norwich	3,461,966	543,461	616,331	117,528	119,780	4,859,066	40,914	4,899,980
Family Sav. & Loan Assoc., New Haven	5,084,670	174,823	407,988	148,130	128,800	5,944,411	177,309	6,121,720
Farmington Valley Sav. & Loan Assoc.	512,407	27,054	397,551	68,935	.....	1,005,947	.....	1,005,947
First New London Savings & Loan Assoc.	927,873	119,240	94,391	4,619	11,919	1,158,042	.....	1,158,042
Guardian Sav. & Loan Assoc., Bridgeport	2,007,507	107,865	135,509	88,029	22,513	2,361,423	221	2,361,644
Hartford Home Savings and Loan Assoc.	10,476,206	1,402,236	1,428,826	166,010	199,967	13,673,245	546,191	14,219,436
Heritage Sav. & Loan Assoc., Manchester	9,003,473	1,309,833	994,709	560,573	192,372	12,060,960	.....	12,060,960
Home Sav. & Loan Assoc., Bridgeport	4,526,970	170,685	403,253	136,833	64,457	5,302,198	17,421	5,319,619
Naugatuck Valley Savings and Loan Assoc.	3,886,779	456,830	320,429	175,441	55,237	4,894,716	16,778	4,911,494
Permanent Sav. & Loan Assoc., Meriden	4,783,828	1,406,949	1,510,839	233,517	178,417	8,113,550	160,023	8,273,573
Putnam Savings & Loan Assoc.	1,421,532	128,257	231,362	24,153	27,613	1,832,917	30	1,832,947
Savings & Loan Assoc., of Southington	2,420,990	295,941	224,565	45,634	9,175	2,996,305	13,900	3,010,205
Security Sav. & Loan Assoc., Waterbury	3,987	.....	289,251	3,535	2,169	298,942	.....	298,942
Shelton Savings & Loan Assoc.	2,649,036	385,380	330,931	131,579	79,392	3,576,318	40,364	3,616,682
Willimantic Savings & Loan Assoc.	4,986,944	248,119	452,239	64,478	101,872	5,853,652	8,320	5,861,972
Windsor Locks Savings & Loan Assoc.	1,506,309	27,961	348,300	43,427	10,693	1,936,690	5,902	1,942,592
Total	**$80,635,735**	**$9,064,700**	**$12,106,119**	**$3,087,604**	**$1,933,515**	**$106,827,673**	**$1,939,941**	**$108,767,614**

Table No. 29
THE SAVINGS BANK LIFE INSURANCE SYSTEM

The number and amount of Ordinary policies and Group certificates in force in 18 issuing banks as of December 31, 1980 were as follows:

Issuing Banks	Policies and Certificates in Force					
	Ordinary Policies		Group Certificates*		Total Amount*	
	Number	Amount	Number	Amount	Number	Amount
		(Amounts in thousands of dollars)				
American Savings Bank, New Britain ...	275	$2,421	7,378	$67,522	7,653	$69,943
Banking Center, Waterbury	6,299	19,449	3,648	49,330	9,947	68,779
Berlin Savings Bank, Kensington	1,372	5,368	62,320	208,031	63,692	213,399
Bristol Savings Bank	2,326	6,323	2,664	36,359	4,990	42,682
Central Bank for Savings, Meriden	78	595	2,381	27,443	2,459	28,038
Chelsea Savings Bank, Norwich	2,281	6,396	2,532	30,734	4,813	37,130
City Savings Bank, Bridgeport	1,567	6,688	3,632	48,483	5,199	55,171
Connecticut Savings Bank, New Haven .	7,267	21,128	5,097	68,760	12,364	89,888
Savings Bank of Danbury	692	1,768	1,835	25,265	2,527	27,033
Derby Savings Bank	223	1,679	2,875	39,839	3,098	41,518
Savings Bank of Manchester	1,463	5,642	3,324	45,299	4,787	50,941
Mechanics & Farmers Savings Bank of Bridgeport	547	2,465	3,566	46,428	4,113	48,893
New Haven Savings Bank	145	1,087	5,074	49,890	5,219	50,977
Savings Bank of New London	201	1,236	5,358	51,170	5,559	52,406
Norwich Savings Society	4,010	12,046	6,715	58,942	10,725	70,988
People's Savings Bank, Bridgeport	10,303	31,738	24,631	202,702	34,934	234,440
South Norwalk Savings Bank	71	568	2,550	34,548	2,621	35,116
State Bank for Savings, Hartford	1,065	5,592	3,683	49,504	4,748	55,096
SBLI Co.	.....	.....	957	2,602	957	2,602
Total	**40,185**	**$132,189**	**150,220**	**$1,142,851**	**190,405**	**$1,275,040**

*Includes group policyholders covered under reinsurance assumed.

December 31, 1980 marked the completion of the 39th year of operations of the Connecticut system of Savings Bank Life Insurance, which at year-end consisted of 60 of the 65 mutual savings banks in this State. Of the 60 SBLI banks, 18 are issuing banks, so called because they have formed separate life insurance departments which issue contracts of life insurance; and 42 are agency banks acting as agents of the issuing banks.

Policy limits are established under Section 36-142(5)(a) of the Banking Laws. Public Act 77-354 increased individual limits to $10,000 in 1978 and $15,000 in 1981. Group limits were increased to $20,000 in 1978 and $30,000 in 1981. Connecticut SBLI achieved a new high of $1,275,040,000 insurance in force December 31, 1980.

Savings banks are authorized to write Ordinary and Group policies. As of December 31, 1980 there were in force 40,185 Ordinary policies in the amount of $132,189,000 and 150,220 Group Certificates in the amount of $1,142,851,000, bringing total policies and certificates in force to 190,405 in number and $1,275,040,000 in amount.

Savings banks writing life insurance are assisted by a central organization, The Savings Bank Life Insurance Company, Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The Company operates under a charter granted by the State of Connecticut and is duly licensed by the Insurance Commissioner of this State.

THE SAVINGS BANK LIFE INSURANCE SYSTEM

Officers of The Savings Bank Life Insurance Company

Chairman — Edward P. Lorenson
Vice Chairman — Norman E. W. Erickson
President — Charles G. Katibian
Vice President — George B. Holmes, FLMI
Treasurer — Alfred W. Driggs, FLMI
Secretary — Louise A. Kuehn
Medical Director — Norman J. Barker, M.D.

Directors of The Savings Bank Life Insurance Company

Richard L. Creviston, President, The Savings Bank of New London
James H. Doak, Jr., President, The Central Bank for Savings, Meriden
Norman E. W. Erickson, President, American Savings Bank, New Britain
John L. Flannery, President, State Bank for Savings, Hartford
Robert M. Geier, President, The New Haven Savings Bank
Frank J. Godwin, Jr., President, The Liberty Bank for Savings, Middletown
Norwick R. Goodspeed, President, People's Savings Bank, Bridgeport
Edward P. Lorenson, Chairman, Bristol Savings Bank
Howard B. Treat, Jr., President, The Derby Savings Bank

Table No. 30
LICENSED MONEY FORWARDERS
(December 31, 1980)

License Number	Date Issued	Issued To
2	7-27-59	American Express Company Office of the Secretary American Express Plaza New York, New York 10004
3	7-31-59	Travelers Express Company, Inc. 5075 Wayzata Blvd. Minneapolis, Minnesota 55416
6	9-8-61	Republic Money Orders, Inc. Republic National Bank Bldg. P.O. Box 1762 Dallas, Texas 75222
13	7-14-72	Federal Express Services Corp. (formerly Nation Wide Check Corp.) 91 Aquahart Road Glen Burnie, Maryland 21061
16	9-18-75	Perera Company, Inc. (Connecticut) 111 Broad Street Stamford, Connecticut 06901
17	8-19-76	Pekao Trading Corporation 225 Park Avenue South New York, New York 10004
19	4-3-78	International Remittances, Inc. 50 Broadway New York, New York 10004
20	4-25-80	First Chicago Cheque Corporation One First National Plaza Chicago, Illinois 60670
21	11-19-80	Citicorp 399 Park Avenue New York, New York 10043
22	12-18-80	The Chase Manhattan Corporation 1 Chase Manhattan Plaza New York, New York 10081

Table No. 33
THE CONNECTICUT DEVELOPMENT CREDIT CORPORATION

The express purpose of this corporation is to generally promote and advance the prosperity and economy of the State by encouraging new industry and rehabilitating existing industries.

The members of the corporation consist of such banks and trust companies, national banking associations, and various types of insurance companies as voluntarily make application for membership. Each member lends funds to the corporation on a pro-rated basis when called upon, subject to statutory limits, which in the case of a bank is 2% of capital and surplus. The total obligations of the corporation may at no time exceed ten times the amount of paid-in capital and surplus.

The books and affairs of the corporation are subject to an annual examination by the Banking Department.

A statement of condition (unaudited) of the corporation as of December 31, 1980 is as follows:

Assets

Cash	$134,476
Funds held in escrow	3,921
Loans receivable	2,043,730
Less-member bank direct participations	(228,509)
	1,815,221
Less-reserve for loan losses	(259,717)
	1,555,504
Investments:	
Eurodollars	407,917
Savings accounts	1,036
Real estate and leasehold investments	124,171
	533,124
Accrued interest receivable	50,838
Property and equipment, net of accumulated depreciation of $23,105	2,974
Deferred income tax benefits	30,257
Other assets	3,607
Total Assets	**2,314,701**

Liabilities and Stockholders' Equity

Notes payable to member banks	$1,283,888
Other notes payable	570,725
Escrow deposits	3,921
Accrued interest payable	49,446
Accrued income taxes	842
Other accrued expenses and accounts payable	1,875
Total Liabilities	**1,910,697**
Stockholders' equity:	
Capital stock, no par value — Authorized 5,000 shares; issued and outstanding 3,238 shares	337,150
Retained earnings	66,854
Total Liabilities and Stockholders' Equity	**$2,314,701**

OFFICERS OF THE CORPORATION

Chairman of the Board and President	Richard G. Rothwell	Connecticut Bank & Trust Co., Hartford
Executive Vice Pres. and Asst. Treas.	Joseph B. Roberts	Conn. Development Credit Corp., Meriden
Treasurer	Walter E. Mullen	American National Bank, Hamden
Secretary	Randolph K. Byers, Jr.	Nexus, Inc., Stamford
Asst. Secretary	Rose F. Gilmartin	Conn. Development Credit Corp., Meriden

Table No. 35
BANK HOLDING COMPANIES OPERATING IN CONNECTICUT

(Amounts in thousands)	Total Assets Dec. 31, 1980
CBT CORPORATION, HARTFORD	
The Connecticut Bank and Trust Company, Hartford	$2,974,315
CITYTRUST BANCORP, INC., BRIDGEPORT	
Citytrust, Bridgeport	626,516
COLONIAL BANCORP, INC., WATERBURY	
The Colonial Bank, Waterbury	1,247,073
CONNECTICUT BANCSHARES CORPORATION, LARCHMONT, NY.	
Northern Connecticut National Bank, Windsor Locks	65,853
FIRST BANCORP., INC., NEW HAVEN	
First Bank, New Haven	592,709
New Britain Bank and Trust Company	101,891
The Terryville Trust Company	22,631
FIRST CONNECTICUT BANCORP, INC., HARTFORD	
The New Britain National Bank	142,760
United Bank & Trust Company, Hartford	315,123
The Simsbury Bank and Trust Company	91,274
HARTFORD NATIONAL CORPORATION	
Hartford National Bank and Trust Company	2,700,445
NORTHEAST BANCORP, INC., NEW HAVEN	
Union Trust Company, New Haven	1,219,004
Union Trust Company of Bridgeport	14,077
STATE NATIONAL BANCORP, INC., BRIDGEPORT	
State National Bank, Bridgeport	727,015

COMPARATIVE REPORT OF CONDITION

Table No. 36—CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS DECEMBER 31, 1980 AND DECEMBER 31, 1979

(Amounts in thousands of dollars)

	Dec. 31, 1980 162 Credit Unions	Dec. 31, 1979 172 Credit Unions	Increase or (Decrease)
ASSETS			
Loans to members, Gross	$186,493	$206,324	$(19,831)
Less Allowance for Loan Losses	(2,374)	(3,089)	715
Loans to members, net	184,119	203,235	(19,116)
Cash on hand and in checking accounts	4,511	4,881	(370)
Deposits in savings banks and savings and loan associations	3,344	3,411	(67)
Common trust and U.S. Government obligations	10,531	10,686	(155)
Loans to other Credit Unions	369	289	80
Other investments	4,176	2,787	1,389
Constitution State Corporate Credit Union, Inc.	27,537	11,254	16,283
Office building, furniture and equipment	3,279	2,799	480
Other assets	2,653	1,710	943
Total Assets	**$240,519****	**$241,052***	**$(533)**
LIABILITIES AND EQUITY			
Due shareholders	$214,756	$199,507	$15,249
Notes payable	6,646	22,250	(15,604)
Other liabilities	4,619	5,951	(1,332)
Equity: Other reserves	2,824	2,525	299
Reserve for Losses	7,749	7,692	57
Undivided Earnings	3,925	3,127	798
Total Liabilities and Equity	**$240,519****	**241,052***	**$(533)**

*Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $44,847.

**Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $104,770.

Table No. 38—STATEMENT OF ASSETS, DECEMBER 31, 1980

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Constitution State Corp. Credit Union Inc.	Office building furniture and fixtures	Other assets	Total assets
Acme Emp. Credit Union, Inc., Dayville	$286,656	$3,588	$283,068	$3,834	.....	$263	$54,119	$4,232	.....	$345,516
A.T.B. Emp. Credit Union, Inc., New Haven	13,141	139	13,002	956	.....	.....	19,511	.....	.....	33,469
Allison Emp. Credit Union, Inc., Shelton	136,375	1,992	134,383	4,017	.....	74,194	.....	1	.....	212,595
American Mutual Credit Union, Inc., Bloomfield	87,779	3,367	84,412	1,434	.....	.....	.....	.....	.....	85,846
American Standard Emp. Credit Union, Wauregan	292,186	3,898	288,288	14,640	.....	.....	.....	104	.....	303,032
Amstar Corporation Emp. Credit Union, Inc., Versailles	248,274	6,180	242,094	1,354	.....	293	26,055	90	175	270,061
Backus Hospital Emp. Credit Union, Inc., Norwich	349,000	2,797	346,203	11,509	.....	.....	133,578	1,552	6,902	499,744
Barden Emp. Credit Union, Inc., Danbury	1,143,559	16,310	1,127,249	65,006	862,426	188,116	.....	2,211	.....	2,245,008
Bearing Workers Credit Union, Inc., New Britain	1,019,378	22,747	996,631	16,222	.....	8,384	234,679	2,024	13,635	1,271,575
Beaver Brook Industrial Credit Union, Inc., Danbury	130,418	203	130,215	9,423	.....	26,055	.....	214	1,118	167,025
Berger Townsend West Credit Union, Inc., Orange	304,474	5,601	298,873	903	.....	100,349	146,999	5	4,539	551,668
Berol Corporation Emp. Credit Union, Inc., Danbury	498,174	151	498,023	2,575	.....	52,522	611	3	216	553,950
Bethel Stamford Cred Union, Inc., Stamford	4,914	.....	4,914	826	.....	.....	4,349	.....	95	10,184
Bic Pen Emp. Credit Union, Inc., Devon	624,101	.....	624,101	63,832	.....	.....	43,588	1,421	6,341	739,283
Bigelow Emp. Credit Union, Inc., New Haven	8,446	110	8,336	2,638	.....	1,361	15,209	182	.....	27,726
B.M.G. Emp. Credit Union, Inc., Bridgeport	473,172	2,219	470,953	10,654	.....	4,719	84,035	1,651	7,089	579,101
Brailover Mutual Benefit Assoc., Bloomfield	61,896	647	61,249	723	.....	.....	.....	.....	.....	61,972
Brand-Rex Emp. Credit Union, Inc., Willimantic	279,171	3,411	275,760	9,626	.....	2,175	54,320	.....	1,583	343,464
Branford Credit Union, Inc., Branford	488,724	2,310	486,414	10,334	.....	7,079	193,577	809	6,268	704,481
Bridgeport Cloakmaker's Local 141 Credit Union, Inc.	45,829	2,212	43,617	11,462	.....	17,673	.....	198	.....	72,950
Bridgeport Cornwall & Patterson Co. Credit Union, Inc.	57,168	937	56,231	25,380	.....	104,913	.....	4	222	186,750
Bridgeport Machines Credit Union, Inc., Bridgeport	810,725	.....	810,725	19,595	.....	912	110,860	711	8,052	950,855
Bunker Ramo RF Div. Emp. Cr. Union, Inc., Danbury	563,047	2,071	560,976	869	.....	.....	25,461	1	145	587,452
Canberra Emp. Credit Union, Inc., Meriden	90,713	1,552	89,161	81	.....	.....	14,543	.....	.....	103,785
Carwin Emp. Credit Union, Inc., North Haven	150,750	1,667	149,083	15,257	.....	.....	72,847	533	175	237,895
Central Mutual Credit Union, Inc., Bloomfield	121,955	810	121,145	3,230	.....	.....	.....	.....	.....	124,375
Cilco Emp. Credit Union, Inc., Bridgeport	190,436	260	190,176	6,338	.....	.....	66,002	149	242	262,907
Citizens Protective Mutual Benefit Assoc., Bloomfield	172,073	6,580	165,493	3,100	.....	.....	1,297	.....	449	170,339
C.W.V. Post 1466 Credit Union, Inc., Bridgeport	3,318	.....	3,318	341	.....	7,383	.....	2	144	11,188
C.H.H. Credit Union, Inc., Torrington	321,584	425	321,159	674	.....	1,762	143,145	471	5,789	473,000
Coca-Cola of Hartford Emp. Credit Union, Inc., E. Hartford	108,751	2,163	106,588	4,846	.....	89	21,905	.....	7,258	140,686
Cody Mutual Benefit Assoc., Windsor	206,549	7,849	198,700	7,695	.....	90,176	.....	.....	.....	296,571
Community Credit Union, Inc., Ansonia	475,632	10,380	465,252	28,041	.....	24,421	10,000	2,500	4,897	535,111
Community Service Credit Union, Inc., Groton	30,757,082	552,101	30,204,981	820,505	4,683,641	1,261,228	2,709,658	1,290,535	990,566	41,961,114
Connecticut State Emp. Credit Union, Inc. Hartford	26,758,578	318,000	26,440,578	250,954	131,337	1,144,650	4,200,000	617,350	385,042	33,169,911
Co-operative Credit Union, Inc., West Hartford	85,798	.....	85,798	29,107	.....	.....	.....	2	.....	114,907
Cushman Chuck Emp. Credit Union, Inc., Hartford	251,809	4,397	247,412	21,568	.....	246	59,565	49	2,984	331,824
Dairy Industry Credit Union, Inc., North Haven	304,114	4,354	299,760	1,693	.....	.....	105,000	17	246	406,716
Dairy Products Emp. Credit Union, Inc., Hartford	100,393	372	100,021	3,557	.....	.....	500	1	958	105,037
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	1,334,916	10,023	1,324,893	52,844	.....	363,578	49,092	1,168	11,521	1,803,096
Danco Emp. Credit Union, Inc., Putnam	64,926	246	64,680	8,205	.....	.....	23,851	466	.....	97,202
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	236,552	5,000	231,552	4,823	.....	130	79,317	544	3,854	320,220
D.K.H. Credit Union, Inc., Putnam	316,397	1,538	314,859	2,200	.....	18,717	51,197	466	3,515	390,954
D-O Credit Union, Inc., Stamford	220,573	1,306	219,267	1,190	.....	.....	11,592	240	6,238	238,527
Dunham-Bush Emp. Credit Union, Inc., Elmwood	192,052	1,927	190,125	6,983	.....	4,061	14,093	516	.....	215,778

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Continued

NAME OF ASSOCIATION	CURRENT OPERATING EXPENSES							
	Salaries	Pensions and other employee benefits	Directors fees	Office occupancy expense	Furniture & fixtures, equipment and automobile expense	Federal insurance premium	Other operating expense	Total operating expense
American Savings & Loan Assoc., Waterbury	$933,911	$223,608	$33,900	$268,253	$196,397	$87,296	$602,206	$2,345,571
Connecticut Sav. & Loan Assoc., Hartford	101,326	18,331	1,775	37,625	8,774	6,658	88,498	262,987
Danbury Savings and Loan Assoc.	1,284,475	291,907	37,400	271,162	375,995	122,157	741,050	3,124,146
Eastern Sav. & Loan Assoc., Norwich	363,427	66,556	23,440	107,406	85,214	35,984	180,469	862,496
Family Sav. & Loan Assoc., New Haven	320,063	78,268	13,885	153,874	90,043	46,364	292,745	995,242
Farmington Valley Sav. & Loan Assoc.	157,675	15,089	.....	51,551	31,117	.....	138,214	393,646
First New London Savings & Loan Assoc.	80,358	19,004	21,400	12,349	3,773	9,632	39,113	185,629
Guardian Sav. & Loan Assoc., Bridgeport	203,441	40,583	16,360	73,264	55,726	16,675	183,284	589,333
Hartford Home Savings and Loan Assoc.	890,639	185,096	40,500	218,388	168,830	108,376	394,239	2,006,068
Heritage Sav. & Loan Assoc., Manchester	780,035	195,246	18,900	187,688	305,933	80,039	491,237	2,059,078
Home Sav. & Loan Assoc., Bridgeport	351,006	63,399	17,700	79,447	101,260	41,216	229,167	883,195
Naugatuck Valley Savings and Loan Assoc.	328,900	72,626	19,800	65,374	89,927	36,194	252,442	865,263
Permanent Sav. & Loan Assoc., Meriden	613,775	210,436	40,475	102,111	120,222	56,903	395,030	1,538,952
Putnam Savings & Loan Assoc.	164,065	28,845	5,890	26,471	41,164	14,368	137,653	418,456
Savings & Loan Assoc., of Southington	128,661	14,914	22,200	14,584	11,567	23,000	82,067	296,993
Security Sav. & Loan Assoc., Waterbury	86,167	8,675	.....	8,717	10,749	.....	96,502	210,810
Shelton Savings & Loan Assoc.	272,747	57,943	14,700	58,556	86,772	27,105	187,287	705,110
Willimantic Savings & Loan Assoc.	373,193	79,826	33,460	122,619	99,040	34,871	298,441	1,041,450
Windsor Locks Savings & Loan Assoc.	103,111	16,798	5,100	25,163	20,209	14,202	47,292	231,875
Total	**$7,536,975**	**$1,687,150**	**$366,885**	**$1,884,602**	**$1,902,712**	**$761,040**	**$4,876,936**	**$19,016,300**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980—Concluded

NAME OF ASSOCIATION	Dividend & interest charges	Non-operating expense	Income taxes	Total espenses	Net Income	Net prior period and other adjustments	Change in net worth	NET WORTH	
								Dec. 31, 1979	Dec. 31, 1980
American Savings & Loan Assoc., Waterbury	$9,433,054	$120,951	$(131,200)	$11,768,376	$844,090	$646	$844,736	$7,496,457	$8,341,193
Connecticut Sav. & Loan Assoc., Hartford	564,097	12,271	14,068	853,423	30,983	1,853	32,836	259,364	292,200
Danbury Savings and Loan Assoc.	14,520,668	91,151	76,600	17,812,565	562,422	.....	562,422	8,831,756	9,394,188
Eastern Sav. & Loan Assoc., Norwich	3,823,250	32,194	71,372	4,789,312	110,668	.....	110,668	2,163,236	2,273,904
Family Sav. & Loan Assoc., New Haven	5,431,044	13,484	.....	6,439,770	(318,050)	.....	(318,050)	3,449,185	3,131,135
Farmington Valley Sav. & Loan Assoc.	564,441	9,000	.....	967,087	38,860	19,252	58,112	1,921,081	1,979,193
First New London Savings & Loan Assoc.	980,253	.....	(240)	1,165,642	(7,600)	.....	(7,600)	1,052,902	1,045,302
Guardian Sav. & Loan Assoc., Bridgeport	2,063,572	10,272	(4,429)	2,658,748	(297,104)	.....	(297,104)	1,481,553	1,184,449
Hartford Home Savings and Loan Assoc.	12,183,874	130,206	(160,000)	14,160,148	59,288	.....	59,288	7,699,583	7,758,871
Heritage Sav. & Loan Assoc., Manchester	9,440,072	22,701	154,000	11,675,851	385,109	(64,639)	320,479	5,086,431	5,406,910
Home Sav. & Loan Assoc., Bridgeport	4,625,696	1,786	(15,506)	5,495,171	(175,552)	.....	(175,552)	3,684,525	3,508,973
Naugatuck Valley Savings and Loan Assoc.	3,865,029	19,544	40,200	4,790,036	121,458	.....	121,458	2,479,672	2,601,130
Permanent Sav. & Loan Assoc., Meriden	6,610,525	18,954	(40,750)	8,127,681	145,892	.....	145,892	5,238,336	5,384,228
Putnam Savings & Loan Assoc.	1,392,889	14,648	(1,600)	1,824,393	8,554	(1,201)	7,353	1,005,459	1,012,812
Savings & Loan Assoc., of Southington	2,457,573	.....	89,160	2,843,726	166,479	(43,677)	122,802	1,455,148	1,577,950
Security Sav. & Loan Assoc., Waterbury	59,195	8,400	.....	278,405	20,537	2,044,144(1)	2,064,681	.....	2,064,681
Shelton Savings & Loan Assoc.	2,811,436	4,005	14,921	3,535,472	81,210	.....	81,210	1,485,820	1,567,030
Willimantic Savings & Loan Assoc.	5,123,493	18,745	(67,978)	6,115,710	(253,738)	.....	(253,738)	3,434,422	3,180,684
Windsor Locks Savings & Loan Assoc.	1,431,863	.....	89,126	1,752,864	189,728	.....	189,728	1,404,928	1,594,656
Total	**$87,382,024**	**$528,312**	**$127,744**	**$107,054,380**	**$1,713,234**	**$1,956,387**	**$3,669,621**	**$59,629,868**	**$63,299,489**

(1) Security Savings & Loan Assoc. opened Nov. 8, 1980.

Table No. 28—ABSTRACT OF REPORTS FROM 1941-1980 (Amounts in thousands of dollars)

Year	Number of Associations	Assets							Liabilities				
		Loans on real estate	Loans on savings accounts and other loans	U.S. Government obligations[1]	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Total account liability	Notes payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	**Total assets or liabilities**
1941	35	27,493	471	150	229	722	370	133	23,530	1,225	595	2,218	**29,570**
1942	34	27,969	337	385	233	685	235	130	26,876	471	207	2,422	**29,978**
1943	34	27,329	211	3,629	237	989	164	140	29,329	451	187	2,734	**32,702**
1944	34	27,760	158	6,055	241	1,523	110	31	32,185	379	226	3,090	**35,882**
1945	33	27,991	133	9,528	254	1,600	106	35	35,576	420	271	3,381	**39,649**
1946	33	32,691	173	10,407	272	1,313	95	65	39,426	1,284	578	3,729	**45,019**
1947	32	39,407	222	8,646	312	1,310	97	78	43,484	1,576	882	4,131	**50,074**
1948	32	47,405	331	6,250	449	1,608	97	139	47,966	2,211	1,515	4,588	**56,282**
1949	31	51,996	361	5,385	514	1,942	95	165	52,934	1,263	1,179	5,083	**60,461**
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	**67,257**
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,992	6,154	**79,129**
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,167	6,876	**90,721**
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	**103,833**
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	**117,438**
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,952	2,672	3,606	9,644	**135,874**
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,637	10,754	**149,839**
1957	28	129,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	**151,306**
1958	27	139,720	2,234	10,563	4,233	6,147	1,923	165	148,442	1,198	3,069	12,276	**164,985**
1959	25	151,175	2,777	11,395	4,187	4,878	1,854	204	156,825	2,936	3,387	13,322	**176,470**
1960	23	159,592	3,029	10,693	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	**184,594**
1961	22	173,273	3,081	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	**201,664**
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,219	**222,135**
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	**249,681**
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	**276,688**
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	**300,473**
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	**312,232**
1967	20	280,164	6,082	19,221	7,320	8,378	3,557	3,099	289,300	9,190	7,719	21,612	**327,821**
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	22,812	**350,323**
1969	19	323,405	7,769	18,194	8,177	6,193	3,862	6,658	318,873	20,566	10,626	24,193	**374,258**
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	**405,817**
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	**472,547**
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	**554,110**
1973	17	533,823	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	**633,050**
1974	17	572,651	21,198	18,930	28,465	11,171	6,388	24,121	538,074	86,094	22,417	36,339	**682,924**
1975	17	614,889	32,746	.....[1]	62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	**751,059**
1976	17	667,462	44,272	.....	73,843	9,067	8,902	20,003	694,584	57,822	28,841	42,302	**823,549**
1977	17	740,979	57,979	.....	89,328	8,700	14,768	16,036	783,597	63,132	34,465	46,596	**927,790**
1978	17	815,538	72,635	.....	97,412	11,720	15,470	18,031	862,271	81,113	35,178	52,244	**1,030,806**
1979	18	913,430	56,274	.....	97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	**1,117,961**
1980	19	947,455	66,318	.....	123,129	11,029	23,179	22,226	1,012,829	92,715	24,493	63,299	**1,193,336**

[1]Included with Securities, including Federal Home Loan Bank Stock.

Dutch Point Credit Union, Inc., Wethersfield	10,402,263	29,005	10,373,258	73,816	.....	31,873	3,385,717	506,368	179,055	14,550,087
Eagle Mutual Benefit Assoc., West Hartford	421,148	31,000	390,148	1,288	.....	568	23,736	6	.....	415,746
East Haven Municipal Emp. Credit Union, Inc., E. Haven	271,861	1,573	270,288	14,484	.....	12,508	.....	1	.....	297,281
Edgcomb-Milford Emp. Credit Union, Inc., Milford	20,140	850	19,290	648	.....	1,012	20,338	.....	634	41,922
E.I.S. Emp. Credit Union, Inc., Middletown	319,354	8,463	310,891	42,349	.....	123,642	4,302	.....	5,064	486,248
Enbic Company Emp. Credit Union, Inc., Simsbury	226,645	1,699	224,946	3,879	.....	22,368	.....	4	4,031	255,228
First Connecticut Credit Union, Inc., Wallingford	3,447,576	91,206	3,356,370	120,252	.....	128,206	137,800	.....	60,899	3,803,527
Fluids Control Division Emp. Credit Union, Inc., Hamden	157,968	3,000	154,968	7,856	.....	51	60,273	.....	2,583	225,731
Food Distributors Emp. Credit Union, Inc., Cheshire	114,194	3,299	110,895	761	.....	35,000	112	512	1,931	149,211
Fort Trumbull Credit Union, Inc., New London	3,520,941	75,235	3,445,706	129,324	.....	15	1,298,742	92,818	25,033	4,991,638
G & D Emp. Credit Union, Inc., Kensington	89,527	73	89,454	7,579	.....	25,438	.....	.....	1,081	123,552
Geometric Emp. Credit Union, Inc., New Haven	177,238	1,671	175,567	10,555	.....	576	.....	92	12,714	199,504
Hale Mfg. Company, Credit Union, Inc., Ballouville	50,484	1,278	49,206	15,073	.....	.....	32,347	840	.....	97,466
Hartford Courant Emp. Credit Union, Inc., Hartford	802,138	3,343	798,795	26,084	.....	201,683	747,139	.....	1,495	1,775,196
Hartford Hospital Emp. Credit Union, Inc., Hartford	4,592,367	65,344	4,527,023	3,181	.....	.....	739,625	59,400	198,005	5,527,234
Hartford Postal Emp. Credit Union, Inc., Hartford	2,735,916	22,326	2,713,590	51,903	.....	207,896	.....	17,029	28,267	3,018,685
Heim Emp. Credit Union, Inc., Fairfield	156,435	330	156,105	31,748	.....	.....	1,211	.....	.....	189,064
Heli-Coil Emp. Credit Union, Inc., Danbury	303,533	5,803	297,730	350	.....	116,281	.....	1	3,472	417,834
Heublein Emp. Credit Union, Inc., Hartford	1,033,976	8,376	1,025,600	21,298	.....	26,658	86,408	2	7,924	1,167,890
Hi-G Emp. Credit Union, Inc., Windsor Locks	76,777	811	75,966	10,235	.....	514	38,332	.....	1,028	126,075
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	61,616	92	61,524	12,918	.....	810	24,586	2	.....	99,840
H.S.R. Credit Union, Inc., New Haven	1,283,573	11,446	1,272,127	503	.....	11,065	344,689	3,061	8,157	1,639,602
H-K Associates Credit Union, Inc., Elmwood	325,791	1,637	324,154	17,949	.....	.....	62,033	5	.....	404,141
Jacobs Rubber Emp. Credit Union, Inc., Dayville	132,644	2,382	130,262	1,744	.....	466	34,672	34	1,450	168,628
Jenkins Brothers Emp. Credit Union, Inc., Bridgeport	308,725	6,780	301,945	12,214	.....	611	361	33,536	6,243	354,910
Jewish National Workers Mutual Benefit Assoc., W. Htfd.	149,636	1,500	148,136	10,896	.....	3,277	.....	.....	1,614	163,923
Jordan Mutual Benefit Assoc., West Hartford	751,561	38,894	712,667	29,512	.....	426	.....	1	.....	742,606
Kaman Emp. Credit Union, Inc., Bloomfield	1,824,153	9,229	1,814,924	118,991	91,457	360,780	351,916	4	.....	2,738,072
Keney Mutual Benefit Assoc., Windsor	98,259	790	97,469	17,661	.....	.....	.....	.....	.....	115,130
Kief Protective Mutual Benefit Assoc., Bloomfield	1,449,390	23,796	1,425,594	36,771	.....	312,722	.....	4,267	450	1,779,804
Kimberly-Clark Emp. Credit Union, Inc., New Milford	695,311	2,233	693,078	74,232	.....	530	.....	.....	5	767,845
Lafayette Credit Union, Inc., Hartford	365,183	10,927	354,256	13,159	.....	.....	37,763	1,004	7,788	413,970
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	68,385	597	67,788	769	.....	4,704	8,868	60	694	82,883
Loctite Emp. Credit Union, Inc., Newington	273,955	1,304	272,651	31,411	.....	.....	44,233	198	3,607	352,100
Machine Tool & Foundry Credit Union, Inc., Bridgeport	199,735	3,603	196,132	753	.....	2,176	98,748	735	873	299,417
Manchester Memorial Hospital Credit Union, Inc.	1,268,143	34,817	1,233,326	4,225	.....	349	31,804	732	.....	1,270,436
Marlin Emp. Credit Union, Inc., North Haven	824,143	3,456	820,687	2,642	.....	5,993	238,210	347	2,154	1,070,033
Marlin Rockwell Emp. Credit Union, Inc., Plainville	1,232,135	10,273	1,221,862	2,442	.....	1,040,882	.....	64,205	20,052	2,349,443
Metropolitan District Emp. Credit Union, Inc., Hartford	1,693,752	22,515	1,671,237	100,742	.....	196,976	200,100	8,632	30,179	2,207,866
Miles Emp. Credit Union, Inc., West Haven	269,691	6,214	263,477	16,125	.....	909	39,735	129	6,691	327,066
Milford Mutual Benefit Assoc., West Haven	95,628	.....	95,628	2,331	.....	.....	100	.....	1	98,060
Milford Rivet Emp. Credit Union, Inc., Milford	193,972	5,031	188,941	18,384	.....	45,437	.....	533	2,267	255,562
M.S.T. Emp. Credit Union, Inc., Bridgeport	171,324	1,347	169,977	3,478	.....	.....	112,279	5	2,023	287,762
Mossberg & Sons Emp. Credit Union, Inc., North Haven	212,475	7,413	205,062	25,667	.....	8,957	172,047	366	.....	412,099
Mount Sinai Hospital Emp. Credit Union, Inc., Hartford	482,801	5,696	477,105	13,877	.....	1,998	10,592	484	6,538	510,594
Nestle Emp. Credit Union, Inc., New Milford	43,266	651	42,615	1,829	.....	.....	2,208	.....	1,183	47,835
New Britain General Hos. Emp. Credit Union, Inc.	2,077,219	23,514	2,053,705	72,911	.....	1,094	460,269	9,461	7,241	2,604,681
New Britain Municipal Emp. Credit Union, Inc.	743,043	18,642	724,401	27,703	.....	476	91,058	2,356	6,951	852,945
New Haven Firefighters Credit Union, Inc., New Haven	1,279,470	7,000	1,272,470	12,401	.....	326,051	.....	847	24,018	1,635,787
New Haven Gas Company Emp. Credit Union, Inc.	646,798	4,848	641,950	11,538	.....	192,198	1,164	.....	9,068	855,918

Table No. 38—STATEMENT OF ASSETS DECEMBER 31, 1980—Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Constitution State Corp. Credit Union Inc.	Office building furniture and fixtures	Other assets	Total assets
New Haven Newspaper Emp. Credit Union, Inc.,	1,022,865	2,107	1,020,758	23,391	.....	.....	166,312	304	.....	1,210,765
New Haven Water Company Emp. Credit Union, Inc.,	507,588	5,808	501,780	19,524	.....	211	164	18,546	4,586	544,811
New London Municipal Emp. Credit Union, Inc.,	709,461	20,000	689,461	16,945	.....	51,656	.....	.....	1,418	759,480
Newington Catholic Credit Union, Inc., Newington	255,296	15,618	239,678	5,084	.....	10,446	.....	896	2,222	258,326
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	112,620	368	112,252	18,932	.....	.....	39,574	1	.....	170,759
N.B. Mem. Hospital Emp. Credit Union, Inc., New Britain	59,627	23	59,604	3,952	.....	994	22,945	726	.....	88,221
NCSS Emp. Credit Union, Inc., Norwalk	47,695	3,000	44,695	1,889	.....	100	414,711	.....	7,145	468,540
Northwest Protective Assoc., Unionville	113,610	1,125	112,485	8,047	.....	.....	1,259	.....	.....	121,791
Norwalk Hospital Credit Union, Inc., Norwalk	731,317	5,891	725,426	17,405	.....	153	9,325	.....	7,783	760,092
Norwalk Municipal Emp. Credit Union, Inc., So. Norwalk	4,736,353	59,678	4,676,675	51,274	.....	6,000	639,283	4,120	20,099	5,397,451
O.Z./Gedney Emp. Credit Union, Inc., Terryville	63,174	2,889	60,285	2,903	.....	.....	36,657	242	966	101,053
Olin Emp. of Stamford Credit Union, Inc., Stamford	371,256	18,467	352,789	542	.....	238,587	.....	.....	.....	591,918
Peabody Credit Union, Inc., Stamford	133,906	2,100	131,806	15,768	.....	23,569	.....	3	1,552	172,698
Perkin-Elmer Emp. Credit Union, Inc., Wilton	9,098,381	113,708	8,984,673	139,654	3,169	86,549	1,978,954	11,224	41,929	11,246,152
Perm-O-Last Emp. Credit Union, Inc., Waterbury	178,409	5,402	173,007	14,988	.....	.....	28,225	598	1,989	218,807
Pervel Industries Emp. Credit Union, Inc., Plainfield	1,271,803	3,050	1,268,753	25,872	.....	11,674	29,678	9,109	2,116	1,347,202
Pfizer Emp. Credit Union, Inc., Groton	5,536,282	18,392	5,517,890	277,716	.....	.....	2,149,918	12,661	83,734	8,041,919
Piaterer Mutual Benefit Assoc., West Hartford	32,595	.....	32,595	10,971	.....	.....	.....	.....	684	44,250
Pratt-Read Emp. Credit Union, Inc., Ivoryton	115,255	750	114,505	1,035	.....	9,509	5,756	6	268	131,079
Robertson Paper Box Emp. Credit Union, Inc., Montville	479,444	10,622	468,822	5,758	.....	1,062	46,163	166	4,821	526,792
Royal Emp. Credit Union, Inc., Plainfield	394,993	4,452	390,541	5,588	.....	.....	91,200	636	848	488,813
Sawmill Brook Industrial Credit Union, Inc., Middletown	243,635	2,444	241,191	4,868	.....	.....	16,444	4	3,265	265,772
Self Protective Mutual Benefit Assoc., Hartford	256,706	9,000	247,706	579	.....	.....	35,352	.....	.....	283,637
Seymour Mfg. Emp. Credit Union, Inc., Seymour	504,635	7,617	497,018	11,667	.....	.....	5,768	2,443	4,642	521,538
Sherwood Medical Industries Cr. Union, Inc., Waterbury	409,032	14,064	394,968	55,275	.....	12,004	10,557	3	.....	472,807
Silver Emp. Credit Union, Inc., Meriden	658,089	220	657,869	5,627	.....	2	492,215	2,591	15,682	1,173,986
SoConn Gas Emp. Credit Union, Inc., Bridgeport	351,370	1,450	349,920	16,811	.....	.....	89,661	4	.....	456,396
Somers Brass Emp. Credit Union, Inc., Waterbury	165,658	6,558	159,100	15,500	.....	.....	37,868	.....	2,142	214,610
**South End Hebrew Mutual Benefit Assoc., Newington	19,562	.....	19,562	.....	.....	.....	.....	.....	.....	19,562
South End Mutual Benefit Assoc., West Hartford	422,880	.....	422,880	11,962	.....	2,019	128,876	26	3,859	569,622
Stamford Hospital Emp. Credit Union, Inc., Stamford	378,810	1,351	377,459	35,639	.....	.....	73,246	2,291	5,555	494,190
Stamford Municipal Emp. Credit Union, Inc., Stamford	4,201,280	28,588	4,172,692	129,321	.....	1,576	9,333	.....	41,693	4,354,615
Stanadyne Emp. Credit Union, Inc., Windsor	1,828,112	11,532	1,816,580	50,936	.....	.....	620,279	7,475	11,847	2,507,117
Standard Paper Credit Union, Inc., West Hartford	6,555	.....	6,555	5,563	.....	25,409	.....	1	396	37,924
State Police Credit Union, Inc., Meriden	2,476,135	7,024	2,469,111	4,715	.....	500,000	299,123	34,254	5,468	3,312,671
Stonington Community Credit Union, Inc., Pawcatuck	5,132,648	49,273	5,083,375	116,995	.....	.....	26,911	91,696	99,810	5,418,787
Superior Electric Emp. Credit Union, Inc., Bristol	958,602	23,289	935,313	7,421	.....	40,771	373,928	.....	15,635	1,373,068
Taylor and Fenn Emp. Credit Union, Inc., Windsor	44,844	333	44,511	27,128	.....	6,000	.....	2	.....	77,641
Technicraft Credit Union, Inc., Thomaston	458,693	2,348	456,345	21,469	.....	30,176	90,295	2,354	1,038	601,677
Thermos Credit Union, Inc. Norwich	553,915	12,535	541,380	28,256	.....	75	107,709	667	5,292	683,379
TCE Credit Union, Inc., Windsor	126,464	.....	126,464	4,182	.....	30,000	18,361	96	1,339	180,442
Tormanco Emp. Credit Union, Inc., Torrington	1,670,877	16,603	1,654,274	38,219	.....	22,040	369,788	15	31,595	2,115,931
Torrington Company Emp. Credit Union, Inc., Torrington	5,458,462	35,000	5,423,462	96,006	.....	3,449,276	.....	5,382	25,269	8,999,395
Trumbull Credit Union, Inc., Trumbull	435,536	5,100	430,436	10,827	.....	46,476	.....	.....	1,457	489,196
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	259,033	5,602	253,431	543	.....	89,890	6,066	10	5,251	355,191

U.S.A. Emp. Credit Union, Inc., North Haven	24,231	581	23,650	145	.....	.....	16,993	.....	.....	40,788
U.S. Baird Emp. Credit Union, Inc., Stratford	442,784	324	442,460	555	.....	.....	150,389	723	1,068	595,195
United Credit Union of Norwalk, Inc., Norwalk	4,352,605	11,744	4,340,861	45,368	.....	33,003	95,354	.....	4,857	4,519,443
United Security Mutual Benefit Assoc., West Hartford	202,841	3,385	199,456	13,577	.....	12,202	.....	1	2,286	227,522
United Young Men's Hebrew Mut. Ben. Assoc., Fairfield	123,558	.....	123,558	1,729	.....	12,401	.....	4	1,757	139,449
Universal Wire Division Emp. Credit Union, Inc., Clinton	29,522	.....	29,522	8,319	.....	3,053	364	142	323	41,723
University of Bridgeport Credit Union, Inc., Bridgeport	133,972	7,808	126,164	23,783	.....	52,415	34,026	.....	148	236,536
Veeder-Root Emp. Credit Union, Inc., Hartford	847,606	16,846	830,760	23,951	200,000	123,225	.....	15,495	1,475	1,194,906
Vendors Mutual Benefit Assoc., Unionville	150,758	4,613	146,145	1,291	.....	.....	38,067	.....	.....	185,503
Victory Loan Mutual Benefit Assoc., West Hartford	300,809	.....	300,809	38,312	.....	.....	.....	.....	.....	339,121
Viking Wire Emp. Credit Union, Inc., Danbury	280,654	5,712	274,942	8,552	.....	2,541	14,959	.....	386	301,380
Wallace Barnes Emp. Credit Union, Inc., Bristol	2,988,927	19,417	2,969,510	24,638	67,774	235,916	224,910	239,759	5,618	3,768,125
Wallingford Cyanamid Emp. Credit Union, Inc.	1,181,006	9,366	1,171,640	17,305	.....	9,712	270,246	11,256	.....	1,480,159
Walnut Mutual Benefit Assoc., Unionville	534,957	14,001	520,956	39,651	.....	.....	34,413	325	5	595,350
Ways Emp. Credit Union, Inc., Oakville	94,848	1,399	93,449	12,807	.....	.....	.....	.....	2	106,258
Wenewrock Municipal Emp. Cr. Un., Inc., Wethersfield	277,628	854	276,774	20,853	.....	600	15,732	41	.....	314,000
West Hartford Credit Union, Inc., Bloomfield	1,702,424	80,000	1,622,424	15,821	.....	225,171	117,433	2	.....	1,980,851
Wharton Brook Credit Union, Inc., North Haven	361,535	797	360,738	395	.....	.....	61,922	17	4,959	428,031
Whitney Blake Emp. Credit Union, Inc., Hamden	133,692	134	133,558	673	.....	.....	71,895	3	2,801	208,930
Windsor Credit Union, Inc., West Hartford	532,612	28,896	503,716	1,615	.....	.....	179,141	64,021	.....	748,493
Windsor Mfg. Credit Union, Inc., Windsor	115,421	640	114,781	13,639	.....	697	15,208	.....	1,365	145,690
W.S.R. Emp. Credit Union, Inc., Fairfield	153,827	788	153,039	1,568	.....	14,012	.....	.....	64	168,683
Subtotals	**$186,493,496**	**$2,373,838**	**$184,119,658**	**$4,510,779**	**$6,039,884**	**$12,379,797**	**$27,537,028**	**$3,278,840**	**$2,653,230**	**$240,519,136**
Constitution State Corp. Credit Union, Inc., Wallingford	.....	.....	.....	689,558	.....	102,382,253*	.....	1,451	1,696,561	104,769,823
Totals	**$186,493,496**	**$2,373,838**	**$184,119,658**	**$5,200,337**	**$6,039,884**	**$114,762,050**	**$27,537,028**	**$3,280,291**	**$4,349,791**	**$345,288,959**

*Includes $15,242,197 in loans to other credit unions by Constitution State Corporate Credit Union, Inc.
**In process of liquidation.

Table No. 39—STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1980

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserve for losses	Undivided profits	Total liabilities and equity	Number of loans	Total Number of members
Acme Emp. Credit Union, Inc., Dayville	$312,194	.....	$6,571	$586	.....	$19,739	$6,426	$345,516	241	572
A.T.B. Emp. Credit Union, Inc., New Haven	27,117	.....	1,706	36	.....	1,937	2,673	33,469	12	40
Allison Emp. Credit Union, Inc., Shelton	185,019	.....	8,035	715	.....	11,661	7,165	212,595	105	207
American Mutual Credit Union, Inc., Bloomfield	70,038	.....	2,685	2,001	4,975	4,665	1,482	85,846	34	116
American Standard Emp. Credit Union, Inc., Wauregan	256,910	.....	.....	213	.....	13,301	32,608	303,032	174	395
Amstar Corporation Emp. Credit Union, Inc., Versailles	242,371	.....	7,353	775	.....	10,635	8,927	270,061	154	308
Backus Hospital Emp. Credit Union, Inc., Norwich	405,946	71,000	3,436	1,940	.....	11,125	6,297	499,744	260	706
Barden Emp. Credit Union, Inc., Danbury	2,024,672	.....	29,008	18,527	14,952	93,950	63,899	2,245,008	580	1,241
Bearing Workers Credit Union, Inc., New Britain	1,198,281	20,000	22,573	6,852	.....	4,203	19,666	1,271,575	813	2,100
Beaver Brook Industrial Credit Union, Inc., Danbury	153,342	5,000	3,300	25	.....	4,279	1,079	167,025	143	379
Berger Townsend West Credit Union, Inc., Orange	410,572	101,000	5,981	4,916	.....	24,219	4,980	551,668	143	451
Berol Corporation Emp. Credit Union, Inc., Danbury	463,868	.....	11,105	2,926	.....	34,745	41,306	553,950	291	566
Bethel Stamford Credit Union, Inc., Stamford	9,541	.....	.....	.....	.....	157	486	10,184	9	119
Bic Pen Emp. Credit Union, Inc., Devon	618,743	.....	9,701	304	.....	17,171	93,364	739,283	407	1,068
Bigelow Emp. Credit Union, Inc., New Haven	25,789	.....	.....	11	.....	788	1,138	27,726	16	42
B.M.G. Emp. Credit Union, Inc., Bridgeport	547,325	.....	15,000	1,420	.....	12,119	3,237	579,101	286	472
Brailover Mutual Benefit Assoc., Bloomfield	53,757	.....	3,061	.....	3,014	708	1,432	61,972	30	102
Brand-Rex Emp. Credit Union, Inc., Willimantic	307,973	20,000	2,702	3,975	.....	3,453	5,361	343,464	320	675
Branford Credit Union, Inc., Branford	580,088	54,950	8,733	7,323	.....	34,404	18,983	704,481	267	558
Bridgeport Cloakmaker's Local 141 Credit Union, Inc., Bridgeport	59,073	.....	2,869	17	.....	4,663	6,328	72,950	44	126
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bridgeport	157,806	.....	3,888	34	.....	6,784	18,238	186,750	69	169
Bridgeport Machines Credit Union, Inc., Bridgeport	902,469	5,000	14,286	819	.....	12,739	15,542	950,855	609	1,439
Bunker Ramo RF Division Emp. Credit Union, Inc., Danbury	520,136	.....	.....	1,697	15,000	32,424	18,195	587,452	329	32
Canberra Emp. Credit Union, Inc., Meriden	98,309	.....	2,052	18	.....	1,840	1,566	103,785	113	265
Carwin Emp. Credit Union, Inc., North Haven	177,827	54,921	1,964	137	.....	.....	3,046	237,895	114	309
Central Mutual Credit Union, Inc., Bloomfield	98,366	.....	3,739	4,000	6,247	11,206	817	124,375	42	125
Cilco Emp. Credit Union, Inc., Bridgeport	220,920	.....	6,007	2,949	.....	19,084	13,947	262,907	70	214
Citizens Protective Mutual Benefit Assoc., Bloomfield	145,298	.....	6,899	113	12,994	.....	5,035	170,339	74	267
C.W.V. Post 1466 Credit Union, Inc., Bridgeport	9,836	.....	.....	.....	.....	1,215	137	11,188	16	79
C.H.H. Credit Union, Inc., Torrington	424,459	18,000	4,452	2,375	2,415	17,913	3,386	473,000	243	835
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	127,784	.....	1,652	6,645	.....	2,347	2,258	140,686	85	225
Cody Mutual Benefit Assoc., Windsor	227,689	.....	14,731	269	30,700	18,000	5,182	296,571	108	263
Community Credit Union, Inc., Ansonia	470,253	.....	11,563	870	.....	50,603	1,822	535,111	360	758
Community Service Credit Union, Inc., Groton	40,505,439	775,830	271,413	371,398	32,500	.....	4,534	41,961,114	8,205	25,364
Connecticut State Emp. Credit Union, Inc., Hartford	31,587,787	.....	507,270	18,347	235,630	689,386	131,491	33,169,911	15,215	32,249
Co-Operative Credit Union, Inc., West Hartford	83,716	.....	4,274	819	5,978	11,319	8,801	114,907	59	101
Cushman Chuck Emp. Credit Union, Inc., Hartford	303,309	.....	7,234	940	.....	13,024	7,317	331,824	166	384
Dairy Industry Credit Union, Inc., North Haven	381,766	.....	5,090	1,214	.....	13,890	4,756	406,716	136	279
Dairy Products Emp. Credit Union, Inc., Hartford	92,026	.....	4,800	191	.....	7,997	23	105,037	85	163
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	1,532,612	.....	23,405	23,626	53,000	139,131	31,322	1,803,096	657	1,451
Danco Emp. Credit Union, Inc., Putnam	81,152	.....	1,926	28	.....	4,810	9,286	97,202	59	154
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	279,487	.....	2,822	1,363	.....	21,736	14,812	320,220	183	375
D.K.H. Credit Union, Inc., Putnam	370,090	.....	.....	1,674	.....	8,523	10,667	390,954	238	625
D-O Credit Union, Inc., Stamford	216,460	19,204	2,378	485	.....	.....	.....	238,527	174	374
Dunham-Bush Emp. Credit Union, Inc., Elmwood	171,456	.....	5,000	2,415	2,000	12,460	22,447	215,778	152	349

Dutch Point Credit Union, Inc., Wethersfield	12,982,424	.....	212,636	31,974	608,151	682,506	32,396	14,550,087	4,582	7,568
Eagle Mutual Benefit Assoc., West Hartford	368,804	.....	.....	1,494	28,143	1,457	15,848	415,746	180	555
East Haven Municipal Emp. Credit Union, Inc., East Haven	261,134	6,480	255	270	.....	15,329	13,813	297,281	165	415
Edgcomb-Milford Emp. Credit Union, Inc., Milford	34,018	.....	1,679	.....	.....	4,456	1,769	41,922	28	66
E.I.S. Emp. Credit Union, Inc., Berlin	428,362	.....	.....	14,520	.....	29,551	13,815	486,248	162	363
Enbic Company Emp. Credit Union, Inc., Simsbury	237,577	5,000	5,253	83	.....	7,315	.....	255,228	179	425
First Connecticut Credit Union, Inc., Wallingford	3,665,747	104,563	197	22,209	3,832	.....	6,979	3,803,527	2,405	8,394
Fluids Control Division Emp. Credit Union, Inc., Hamden	194,898	.....	.....	718	.....	8,958	21,157	225,731	139	262
Food Distributors Emp. Credit Union, Inc., Cheshire	144,073	.....	1,622	396	.....	3,044	76	149,211	119	230
Fort Trumbull Credit Union, Inc., New London	4,361,596	120,000	695	3,207	15,941	172,478	117,721	4,991,638	1,623	2,875
G & D Emp. Credit Union, Inc., Kensington	110,654	.....	3,304	1,494	.....	5,996	2,104	123,552	37	91
Geometric Emp. Credit Union, Inc., New Haven	158,120	.....	9,000	3,040	.....	12,503	16,841	199,504	281	265
Hale Manufacturing Company Credit Union, Inc., Ballouville	94,151	.....	1,286	139	.....	1,404	486	97,466	174	416
Hartford Courant Emp. Credit Union, Inc., Hartford	1,562,337	.....	20,944	1,066	16,198	87,715	86,936	1,775,196	437	1,266
Hartford Hospital Emp. Credit Union, Inc., Hartford	5,217,818	.....	7,882	15,624	44,500	142,231	99,179	5,527,234	2,590	4,347
Hartford Postal Emp. Credit Union, Inc., Hartford	2,732,800	.....	.....	13,631	.....	151,913	120,341	3,018,685	1,042	2,335
Heim Emp. Credit Union, Inc., Fairfield	178,379	.....	3,500	65	.....	4,505	2,615	189,064	103	387
Heli-Coil Emp. Credit Union, Inc., Danbury	354,319	.....	9,035	93	27,000	24,022	3,365	417,834	171	349
Heublein Emp. Credit Union, Inc., Hartford	1,067,826	.....	35,000	18,156	.....	32,715	14,193	1,167,890	584	1,340
Hi-G Emp. Credit Union, Inc., Windsor Locks	110,539	.....	3,000	615	.....	6,596	5,325	126,075	176	451
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	89,623	.....	3,326	225	.....	5,255	1,411	99,840	83	198
H.S.R. Credit Union, Inc., New Haven	1,366,896	69,497	25,363	3,557	.....	106,920	67,369	1,639,602	664	1,467
H-K Associates Credit Union, Inc., Elmwood	329,742	.....	8,056	138	.....	24,048	42,157	404,141	152	269
Jacobs Rubber Emp. Credit Union, Inc., Dayville	148,371	.....	5,444	262	.....	5,147	9,404	168,628	110	226
Jenkins Brothers Emp. Credit Union, Inc., Bridgeport	304,161	18,000	.....	18,026	.....	14,023	700	354,910	164	429
Jewish National Workers Mutual Benefit Assoc., West Hartford	123,550	.....	5,239	65	8,900	18,429	7,740	163,923	73	160
Jordan Mutual Benefit Assoc., West Hartford	628,078	.....	33,621	2,312	48,837	17,695	12,063	742,606	239	545
Kaman Emp. Credit Union, Inc., Bloomfield	2,408,566	.....	34,957	1,478	99,823	168,451	24,797	2,738,072	927	1,916
Keney Mutual Benefit Assoc., Windsor	78,588	.....	3,887	.....	7,016	18,090	7,549	115,130	83	201
Kief Protective Mutual Benefit Assoc., Bloomfield	1,431,421	.....	88,545	14,962	44,610	121,142	79,124	1,779,804	301	713
Kimberly-Clark Emp. Credit Union, Inc., New Milford	588,783	.....	12,645	2,185	.....	67,287	96,945	767,845	363	841
Lafayette Credit Union, Inc., Hartford	395,231	5,317	11,427	1,505	.....	.....	490	413,970	211	811
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	74,680	.....	1,775	432	2,300	2,707	989	82,883	69	163
Loctite Emp. Credit Union, Inc., Newington	335,240	.....	4,032	57	780	6,657	5,334	352,100	184	380
Machine Tool & Foundry Credit Union, Inc., Bridgeport	272,673	4,080	5,274	3,094	.....	8,399	5,897	299,417	270	533
Manchester Memorial Hospital Credit Union, Inc., Manchester	960,982	223,340	5,346	660	.....	39,223	40,885	1,270,436	682	1,387
Marlin Emp. Credit Union, Inc., North Haven	1,020,380	.....	23,574	1,814	.....	20,587	3,678	1,070,033	457	919
Marlin Rockwell Emp. Credit Union, Inc., Plainville	1,805,613	250,000	25,634	11,992	129,506	113,048	13,650	2,349,443	580	1,216
Metropolitan District Emp. Credit Union, Inc., Hartford	1,596,323	303,831	25,920	2,226	46,232	220,917	12,417	2,207,866	642	1,435
Miles Emp. Credit Union, Inc., West Haven	286,165	16,040	3,199	1,071	.....	7,256	13,335	327,066	278	750
Milford Mutual Benefit Assoc., West Hartford	65,384	.....	3,925	234	14,591	9,563	4,363	98,060	33	106
Milford Rivet Emp. Credit Union, Inc., Milford	223,825	.....	5,637	255	.....	8,051	17,794	255,562	151	253
M.S.T. Emp. Credit Union, Inc., Bridgeport	264,914	.....	7,752	.....	.....	4,386	10,710	287,762	150	376
Mossberg & Sons Emp. Credit Union, Inc., North Haven	376,572	.....	9,147	1,587	1,782	16,053	6,958	412,099	153	307
Mount Sinai Hospital Emp. Credit Union, Inc., Hartford	486,577	.....	8,718	4,707	.....	5,933	4,659	510,594	476	1,176
Nestle Emp. Credit Union, Inc., New Milford	44,336	.....	751	506	.....	951	1,291	47,835	103	186
New Britain General Hospital Emp. Credit Union, Inc., New Britain	2,086,768	380,000	20,812	376	25,000	79,596	12,129	2,604,681	1,010	2,745
New Britain Municipal Emp. Credit Union, Inc., New Bripain	664,175	.....	20,000	.....	50,000	62,811	55,959	852,945	359	722
New Haven Firefighters Credit Union, Inc., New Haven	1,347,942	.....	59,824	56	.....	137,646	90,319	1,635,787	398	939
New Haven Gas Company Emp. Credit Union, Inc., New Haven	761,099	.....	.....	952	24,246	69,628	-7	855,918	219	643

Table No. 39—STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1980—Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserve for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
New Haven Newspaper Emp. Credit Union, Inc., New Haven	1,059,765	26,337	14,897	3,995	11,230	67,150	27,391	1,210,765	569	1,014
New Haven Water Co. Emp. Credit Union, Inc., New Haven	436,751	21,500	5,500	2,436	9,617	45,531	23,476	544,811	172	406
New London Municipal Emp. Credit Union, Inc., New London	665,030	.....	18,172	.....	.....	34,574	41,704	759,480	321	509
Newington Catholic Credit Union, Inc., Newington	241,315	4,155	8,229	.....	.....	1,087	3,540	258,326	182	617
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	153,178	.....	8,548	.....	.....	6,675	2,358	170,759	61	112
N. B. Memorial Hospital Emp. Credit Union, Inc., New Britain	78,201	.....	2,137	.....	.....	4,908	2,975	88,221	87	200
NCSS Emp. Credit Union, Inc., Norwalk	404,327	.....	.....	12,000	38,335	8,861	5,017	468,540	54	486
Northwest Protective Assoc. Unionville	103,663	.....	5,224	96	8,427	2,589	1,792	121,791	54	124
Norwalk Hospital Credit Union, Inc., Norwalk	688,271	.....	9,621	9,809	11,147	32,437	8,807	760,092	519	1,206
Norwalk Municipal Emp. Credit Union, Inc., South Norwalk	4,873,829	13,577	58,650	18,028	.....	274,796	158,571	5,397,451	1,191	2,533
O.Z./Gedney Emp. Credit Union, Inc., Terryville	97,100	.....	2,413	223	.....	894	423	101,053	83	262
Olin Emp. of Stamford Credit Union, Inc., Stamford	504,342	.....	.....	369	.....	35,393	51,814	591,918	287	812
Peabody Credit Union, Inc., Stamford	158,217	.....	.....	33	.....	9,119	5,329	172,698	109	225
Perkin-Elmer Emp. Credit Union, Inc., Wilton	10,445,268	377,462	149,273	146,409	.....	40,810	86,930	11,246,152	4,749	12,415
Perm-O-Last Emp. Credit Union, Inc., Waterbury	194,927	.....	8,602	167	2,000	9,500	3,611	218,807	160	297
Pervel Industries Emp. Credit Union, Inc., Plainfield	1,071,795	145,908	15,543	12,734	2,000	81,262	17,960	1,347,202	771	1,398
Pfizer Emp. Credit Union, Inc., Groton	5,951,073	1,264,000	82,611	168,771	88,449	284,899	202,116	8,041,919	2,790	4,640
Platerer Mutual Benefit Assoc., West Hartford	37,667	.....	.....	402	605	3,458	2,118	44,250	39	119
Pratt-Read Emp. Credit Union, Inc., Ivoryton	127,324	.....	.....	.....	.....	3,573	182	131,079	113	292
Robertson Paper Box Emp. Credit Union, Inc., Montville	408,298	89,000	.....	2,146	.....	12,050	15,298	526,792	296	655
Royal Emp. Credit Union, Inc., Plainfield	433,254	25,671	5,148	887	4,450	11,137	8,266	488,813	247	495
Sawmill Brook Industrial Credit Union, Inc., Middletown	247,309	.....	6,420	2,473	.....	8,460	1,110	265,772	188	369
Self Protective Mutual Benefit Assoc. Hartford	229,441	.....	12,759	861	18,427	16,531	5,618	283,637	117	349
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	392,177	72,531	10,395	1,805	6,187	32,311	6,132	521,538	197	328
Sherwood Medical Industries Credit Union, Inc., Waterbury	419,196	9,000	9,902	722	18,000	10,902	5,085	472,807	298	430
Silver Emp. Credit Union, Inc., Meriden	991,654	131,424	22,856	1,976	1,885	19,074	5,117	1,173,986	400	1,140
SoConn Gas Emp. Credit Union, Inc., Bridgeport	420,411	.....	5,898	.....	.....	22,003	8,084	456,396	166	326
Somers Brass Emp. Credit Union, Inc., Waterbury	178,334	9,477	4,124	225	.....	12,062	10,388	214,610	104	218
**South End Hebrew Mutual Benefit Assoc., Newington	.....	.....	.....	28,544	.....	.....	-8,982	19,562	25	...
South End Mutual Benefit Assoc., West Hartford	492,147	.....	23,991	.....	27,897	22,619	2,968	569,622	183	371
Stamford Hospital Emp. Credit Union, Inc., Stamford	464,863	.....	5,657	3,243	.....	9,566	10,861	494,190	338	771
Stamford Municipal Emp. Credit Union, Inc., Stamford	3,808,393	8,000	42,985	34,133	.....	326,227	134,877	4,354,615	963	1,903
Stanadyne Emp. Credit Union, Inc., Windsor	2,159,699	111,280	48,540	3,687	.....	79,361	104,550	2,507,117	1,060	2,463
Standard Paper Credit Union, Inc., West Hartford	25,042	.....	.....	1,195	.....	1,058	10,629	37,924	6	220
State Police Credit Union Inc., Meriden	2,132,884	792,063	10,065	6,609	8,227	224,769	138,054	3,312,671	995	1,812
Stonington Community Credit Union, Inc., Pawcatuck	4,807,830	582,891	.....	4,113	1,405	12,548	10,000	5,418,787	1,958	4,797
Superior Electric Emp. Credit Union, Inc., Bristol	1,245,664	.....	15,735	304	.....	72,741	38,624	1,373,068	559	1,188
Taylor and Fenn Emp. Credit Union, Inc., Windsor	70,825	.....	1,858	187	.....	2,654	2,117	77,641	24	120
Technicraft Credit Union, Inc., Thomaston	537,161	8,000	6,843	352	.....	38,864	10,457	601,677	218	556
Thermos Credit Union, Inc., Norwich	612,547	16,927	.....	1,157	9,500	11,740	31,508	683,379	471	908
TCE Credit Union, Inc., Windsor	166,747	.....	4,338	226	.....	4,075	5,056	180,442	261	370
Tormanco Emp. Credit Union, Inc., Torrington	1,726,774	89,082	23,782	20,143	50,000	109,434	96,716	2,115,931	621	1,585
Torrington Co. Emp. Credit Union, Inc., Torrington	7,479,831	.....	243,058	240,048	325,000	511,502	199,956	8,999,395	1,504	3,803
Trumbull Credit Union, Inc., Trumbull	445,282	.....	5,717	860	6,510	20,344	10,483	489,196	281	601
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	316,577	.....	13,270	996	.....	19,684	4,664	355,191	158	395
U.S.A. Emp. Credit Union, Inc., North Haven	36,470	.....	1,328	.....	.....	1,116	1,874	40,788	23	59
U.S. Baird Emp. Credit Union, Inc., Stratford	528,461	.....	8,617	612	21,586	34,919	1,000	595,195	193	343
United Credit Union of Norwalk, Inc., Norwalk	4,117,214	12,000	62,947	5,468	171,000	92,824	57,990	4,519,443	1,500	2,760
United Security Mutual Benefit Assoc., West Hartford	201,562	.....	5,974	262	14,648	2,817	2,259	227,522	105	229
United Young Men's Hebrew Mutual Benefit Assoc., Fairfield	103,670	.....	.....	755	3,749	18,889	12,386	139,449	59	169

Universal Wire Division Emp. Credit Union, Inc., Clinton	38,506	.....	680	.....	.....	2,143	394	41,723	48	100
University of Bridgeport Credit Union, Inc., Bridgeport	222,600	.....	4,612	137	345	2,773	6,069	236,536	154	436
Veeder-Root Emp. Credit Union, Inc., Hartford	1,046,545	20,000	29,696	3,233	.....	60,984	34,448	1,194,906	583	1,254
Vendors Mutual Benefit Assoc., Unionville	137,360	.....	7,628	164	16,012	13,819	10,520	185,503	55	180
Victory Loan Mutual Benefit Assoc., West Hartford	247,910	.....	13,235	1,740	24,883	30,081	21,272	339,121	75	188
Viking Wire Emp. Credit Union, Inc., Danbury	211,513	63,041	2,583	3,384	.....	12,591	8,268	301,380	103	236
Wallace Barnes Emp. Credit Union, Inc., Bristol	3,224,764	38,106	39,043	35,336	12,180	265,718	152,978	3,768,125	981	1,873
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,203,616	.....	57,000	5,359	40,000	157,717	16,467	1,480,159	644	875
Walnut Mutual Benefit Assoc., Unionville	419,739	.....	26,407	1,187	44,357	55,098	48,562	595,350	175	346
Ways Emp. Credit Union, Inc., Oakville	88,361	.....	1,839	111	.....	9,144	6,803	106,258	67	179
Wenewrock Municipal Emp. Credit Union, Inc., Wethersfield	264,051	25,510	5,721	244	.....	16,244	2,230	314,000	237	468
West Hartford Credit Union, Inc., Bloomfield	1,569,015	.....	64,400	.....	115,000	194,659	37,777	1,980,851	587	1,112
Wharton Brook Credit Union, Inc., North Haven	405,816	.....	14,300	3,407	.....	2,636	1,872	428,031	314	570
Whitney Blake Emp. Credit Union, Inc., Hamden	203,345	.....	2,315	674	.....	624	1,972	208,930	106	204
Windsor Credit Union, Inc., West Hartford	526,188	38,584	29,188	1,962	44,094	17,018	91,459	748,493	202	711
Windsor Mfg. Credit Union, Inc., Windsor	132,865	.....	1,527	186	.....	8,720	2,392	145,690	138	221
W.S.R. Emp. Credit Union, Inc., Fairfield	150,233	.....	2,537	3	.....	10,393	5,517	168,683	52	94
Subtotals	**$214,755,492**	**$6,646,579**	**$3,124,120**	**$1,495,104**	**$2,823,945**	**$7,749,105**	**$3,924,791**	**$240,519,136**	**87,001**	**197,950**
Constitution State Corp. Credit Union Inc., Wallingford	.....	1,917,298	1,763,323	100,595,533*	230,501	216,545	46,623	104,769,823	25	420
Totals	**$214,755,492**	**$8,563,877**	**$4,887,443**	**$102,090,637***	**$3,054,446**	**$7,965,650**	**$3,971,414**	**$345,288,959**	**87,026**	**198,370**

*Includes $100,580,993 in permanent capital and daily savings at Constitution State Corporate Credit Union, Inc.
**In process of liquidation.

Table No. 40—CONSOLIDATED STATEMENT OF INCOME EXPENSE AND DISPOSITION OF PROFITS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$22,799	86.17%
Less borrowers interest refund	(444)	(1.68%)
Interest and dividends from investments	3,733	14.11%
Other income	372	1.40%
Total gross operating income	**26,460**	**100.00%**
Operating expenses:		
Employee compensation and benefits	4,469	16.89%
Travel and conferences	162	0.61%
Association dues	251	0.95%
Office occupancy	346	1.31%
Office operations	1,248	4.72%
Education and promotions	196	0.74%
Professional and outside services	677	2.56%
Members insurance	1,522	5.75%
Operating fees	156	0.59%
Interest on borrowed money	1,417	5.36%
Provision for loan losses	2,655	10.03%
Other operating expenses	465	1.75%
Total operating expenses	**13,564**	**51.26%**
Net income from operations	**12,896**	**48.74%**
Additions:		
Other non-operating gains	503	1.90%
Net income before dividends on deposits and transfers to reserves	**13,399**	**50.64%**
Dividends to members	12,314	46.54%
Net income after dividends	**1,085**	**41.0%**
Other deductions:		
Transfer to statutory reserve (net)	(39)	(0.15%)
Transfer to other reserves (net)	301	1.14%
Total other deductions	**262**	**0.99%**
Net change in undivided earnings	**823**	**3.11%**
Undivided Profits December 31, 1979	**3,102****	
Undivided Profits December 31, 1980	**3,925**	

*Based on total gross operating income.
**Adjusted for 6 Credit Unions liquidated, 1 charter change to Federal to facilitate a move to another state and the exclusion of Constitution State Corporate Credit Union, Inc., in this years statistics.

Table No. 41—RESERVE AND ALLOWANCE FOR LOAN LOSSES FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1980

(Amounts in thousands of dollars)

Reserve and allowance for loan losses, December 31, 1979	**$10,733***
Additions:	
Transferred from undivided (net)	160
From provision for loan losses expense	2,655
Recoveries on loans	262
Other recoveries (net)	151
Total additions	**3,228**
Deductions:	
Loans charged off	3,421
Other losses	200**
Total deductions	**3,621**
Net (loss) to reserve and allowance for loan losses	**(393)**
Reserve and allowance for loan losses, December 31, 1980	**10,340**

*Adjusted for 6 credit unions liquidated and 1 charter change to Federal to facilitate a move to another state.
**Includes a transfer of $161,682 to Reserve for Contingency.

Table No. 42
NEW, LIQUIDATED, MERGED AND NAME CHANGE CREDIT UNIONS FOR 1980

New credit unions licensed during the 1980 calendar year ..... **None**

Credit unions liquidated during 1980

Name	Date Filed
Risom Employees Credit Union, Inc.	Finalized 1980
Edwards-Norwalk Credit Union, Inc.	Finalized 1980
S & E Employees Credit Union, Inc.	April 1, 1980
High Standard Employees Creidt Union, Inc.	May 29, 1980
Mansfield Mutual Benefit Association	July 11, 1980
Connecticut Spanish Credit Union, Inc.	September 29, 1980

Credit unions merged during 1980

Name	Date Filed
Vine Mutual Benefit Association merged into Vendors Mutual Benefit Association	February 14, 1980
Garden Mutual Benefit Association merged into Windsor Credit Union, Inc.	November 30, 1980

Converted into Federally chartered Credit Union during 1980

Name	Date Filed
Hilti Employees Credit Union, Inc.	January 25, 1980

Credit unions with name change during 1980

Name	Date of Change
Connecticut State Police Department Employees Credit Union, Inc. changed name to State Police Credit Union, Inc.	February 21, 1980

As of December 31, 1980 South End Hebrew Mutual Benefit Association, Hartford was in the process of liquidation.

Management of 12 Credit Unions voted to provide borrowing members with interest refunds at the 1980 year end.

Table No. 43a
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE — DECEMBER 31, 1980
(Amounts in thousands of dollars)

Asset Size Group	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Net	Shares
Less than 50,000*	11	$357	.15%	$203	$288
50,000— 99,999	10	862	.36	632	737
100,000— 249,999	37	6,208	2.58	4,766	5,374
250,000— 499,999	40	14,639	6.09	11,193	12,923
500,000— 999,999	25	16,430	6.83	13,588	13,853
1,000,000— 1,999,999	16	23,174	9.63	17,678	19,677
2,000,000— 4,999,999	14	44,537	18.52	34,828	38,052
5,000,000— 9,999,999	5	33,385	13.88	25,228	28,330
10,000,000—19,999,999	2	25,796	10.72	19,358	23,428
20,000,000—49,999,999	2	75,131	31.24	56,646	72,093
Total	**162**	**240,519**	**100.00%**	**184,120**	**214,755**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.
*Includes one credit union in the process of liquidation.

Table No. 43b
AMOUNT DUE SHAREHOLDERS CLASSIFIED BY SIZE OF ACCOUNT AND SIZE OF CREDIT UNION — DECEMBER 31, 1980
(Amounts in thousands of dollars)

ASSET SIZE	Total	SIZE OF ACCOUNTS DUE SHAREHOLDERS					
		$2,000 or less	$2,001-$5,000	$5,001-$10,000	$10,001-$20,000	$20,000-$40,000	$40,000 or more
Total	**214,755**	**68,627**	**57,021**	**44,690**	**31,839**	**10,771**	**1,807**
Less than $50,000*	288	223	54	11	...	...	...
$50,000— $99,999	737	549	139	36	13	...	...
$100,000— $249,999	5,374	3,226	1,422	551	152	23	...
$250,000— $499,999	12,923	6,581	3,948	1,494	497	239	164
$500,000— $999,999	13,853	5,895	4,565	2,103	912	326	52
$1,000,000— $1,999,999	19,677	8,547	6,319	3,031	1,596	134	50
$2,000,000— $4,999,999	38,052	12,447	10,980	7,222	6,102	1,060	241
$5,000,000— $9,999,999	28,330	5,620	7,584	7,760	5,698	1,616	52
$10,000,000—$19,999,999	23,428	7,047	6,347	5,665	3,586	459	324
$20,000,000—$49,999,999	72,093	18,492	15,663	16,817	13,282	6,914	924

The above figures do not include Constitution State Corporate Credit Union, Inc.
*Includes one credit union in the process of liquidation.

Table No. 43
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP—DECEMBER 31, 1980
(Amounts in thousands of dollars)

Type	No. of Credit Unions	Accounts		Assets		Loans Outstanding Net		Shares	
		Number	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution
Total	**162**	**234,171**	**100.00%**	**$240,519**	**100.00%**	**$184,120**	**100.00%**	**$214,755**	**100.00%**
Associational Groups - Total	**24**	**5,179**	**2.21**	**7,591**	**3.16**	**6,256**	**3.40**	**6,149**	**2.86**
Fraternal	1	79	.03	11	.01	3	—	10	—
Religious	2	736	.31	269	.11	245	.14	251	.12
Labor unions	2	724	.31	372	.15	240	.13	332	.15
Other Associational Groups*	19	3,640	1.56	6,939	2.89	5,768	3.13	5,556	2.59
Occupational Groups - Total	**130**	**170,962**	**73.01**	**182,862**	**76.03**	**139,637**	**75.84**	**161,068**	**75.00**
Manufacturing									
Food and kindred products	5	2,229	.95	1,868	.78	1,575	.86	1,714	.80
Tex. mill	3	1,046	.45	755	.31	442	.24	593	.28
Lumber and wood products	1	198	.08	100	.04	62	.03	90	.04
Paper and allied products	2	1,496	.64	1,295	.54	1,162	.63	997	.46
Printing and publishing	2	2,543	1.09	2,986	1.24	1,820	.99	2,622	1.22
Chemicals and allied products	8	9,909	4.23	12,970	5.39	9,320	5.06	10,143	4.72
Rubber and plastics products	4	2,547	1.09	1,832	.76	1,637	.89	1,496	.70
Stone, clay and glass products	1	908	.39	683	.28	541	.29	613	.29
Primary metal industries	8	1,798	.77	1,617	.67	1,316	.72	1,378	.64
Fabricated metal products	18	9,425	4.02	11,319	4.71	8,540	4.64	9,825	4.58
Machinery also electrical	25	34,742	14.84	33,850	14.07	23,979	13.02	29,954	13.95
Transportation equipment	2	2,367	1.01	2,864	1.19	1,339	.73	2,519	1.17
Instruments	2	735	.31	428	.18	351	.19	387	.18
Other manufacturing	10	6,910	2.95	7,504	3.12	4,871	2.65	6,336	2.95
Trans., comm., utilities									
Utilities	5	12,470	5.33	18,615	7.74	13,538	7.35	16,197	7.54
Wholesale and retail trade	3	664	.28	450	.19	308	.17	390	.18
Services - medical and health									
Hospitals	11	17,912	7.65	14,259	5.93	11,708	6.36	12,551	5.85
Services - Educational									
Elem. and secondary schools	1	415	.18	297	.12	270	.15	261	.12
College and universities	1	436	.19	237	.10	126	.07	223	.10
Other services	1	711	.30	748	.31	504	.27	526	.25
Government									
Civilian - Federal	1	2,335	1.00	3,019	1.26	2,713	1.47	2,733	1.27
Military - Federal	1	3,722	1.59	4,992	2.08	3,446	1.87	4,561	2.12
State and other government	11	45,273	19.33	55,510	23.08	45,980	24.97	50,487	23.51
Other occupational groups	4	10,171	4.34	4,664	1.94	4,089	2.22	4,472	2.08
Residential Groups - Total	**8**	**58,030**	**24.78**	**50,066**	**20.81**	**38,227**	**20.76**	**47,538**	**22.14**
Urban community	8	58,030	24.78	50,066	20.81	38,227	20.76	47,538	22.14

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

*Includes one credit union in the process of liquidation.

Table No. 44—ABSTRACT OF REPORTS FROM 1951-1980 (Amounts in thousands of dollars)

Year	Number of Credit Unions	Number of members	ASSETS					LIABILITIES					
			Loans	Sav. bank deposits and sav. and loan accounts	Other investments, inc. U.S. Gov. obligations	Cash on hand and in banks	Other assets	Due share holders	Notes payable to banks or others	Other liabilities	Reserves for losses	Un-divided profits	**Total assets or liabilities**
1951	86	12,749	2,045	44	....	1,473	7	3,319	24	5	46	175	**3,569**
1952	107	19,750	3,141	122	12	1,009	12	3,959	77	25	68	167	**4,296**
1953	126	26,512	4,870	330	15	1,386	27	6,035	150	64	114	265	**6,628**
1954	131	29,789	5,578	427	56	2,408	47	7,735	178	92	151	360	**8,516**
1955	141	33,613	6,991	615	68	2,154	53	8,947	193	157	202	382	**9,881**
1956	150	38,751	8,729	709	231	2,670	63	11,282	140	156	284	540	**12,402**
1957	159	44,655	10,491	1,886	385	2,330	82	13,749	158	37	367	863	**15,174**
1958	162	47,638	11,857	3,075	197	1,829	84	15,417	100	302	466	757	**17,042**
1959	163	53,974	15,053	3,376	415	2,072	102	18,894	179	422	587	936	**21,018**
1960	166	58,941	17,719	3,872	299	2,775	140	22,134	296	491	745	1,139	**24,805**
1961	167	64,531	20,593	4,855	249	2,140	143	24,847	309	650	904	1,270	**27,980**
1962	169	69,695	24,292	5,629	169	2,447	232	28,816	523	876	1,136	1,418	**32,769**
1963	175	74,231	27,066	7,082	202	3,478	239	33,629	443	908	1,406	1,681	**38,067**
1964	175	82,145	30,885	9,413	79	3,282	190	38,970	463	825	1,705	1,886	**43,849**
1965	180	88,269	34,886	11,510	139	3,386	198	44,488	447	1,001	2,067	2,116	**50,119**
1966	182	94,052	39,908	12,236	763	4,048	248	50,739	574	1,024	2,465	2,401	**57,203**
1967	189	103,204	45,987	13,296	1,715	3,894	353	57,782	590	1,393	2,885	2,595	**65,245**
1968	194	113,642	54,780	12,995	3,822	3,628	387	66,747	807	1,912	3,367	2,779	**75,612**
1969	190	122,073	65,425	6,660	8,174	4,755	436	75,649	1,505	1,377	3,911	3,008	**85,450**
1970	182	130,919	76,014	4,070	11,010	5,319	439	84,302	2,274	2,181	4,687	3,408	**96,852**
1971	179	138,873	87,328	6,736	12,037	5,982	560	97,986	2,908	2,759	5,207	3,783	**112,643**
1972	171	149,546	99,022	10,087	14,151	5,129	1,083	113,714	2,713	3,108	6,036	3,901	**129,472**
1973	173	159,090	116,185	6,187	16,465	4,312	1,955	125,423	5,220	3,660	6,589	4,212	**145,104**
1974	176	170,752	127,123	3,630	18,820	5,148	2,141	134,530	7,577	3,265	7,214	4,276	**156,862**
1975	170	177,997	135,279	3,007	23,791	5,020	2,520	149,451	5,043	6,026	7,144	1,953	**169,617**
1976	173	187,377	160,444	4,461	20,807	4,890	2,620	166,181	6,643	12,077	6,102	2,219	**193,222**
1977	173	183,451	176,481	6,323	30,908	6,509	3,802	189,747	6,251	18,830	6,861	2,334	**224,023**
1978	172	191,417	199,652	3,661	54,456	4,392	6,558	198,719	27,073	32,604	7,517	2,788	**268,719**
1979	172	197,698	203,235	3,411	68,922	5,194	5,136	199,507	28,964	46,578	7,692	3,157	**285,898**
1980	162	197,950	184,119	3,344	42,613	4,511	5,932	214,756	6,646	7,443	7,749	3,925	**240,519**

Table No. 45—STATEMENT OF ASSETS, DECEMBER 31, 1980

NAME OF LICENSEE	Unsecured Small Loans		Secured Small Loans		Cash and due from banks	Furniture and equipment (net of reserve)	Organi-zation expenses (net of reserve)	Deferred charges	Other assets	Total assets
	Number	Amount	Number	Amount						
Assoc. Finan. Services of Conn., Inc., Bristol	992	$1,473,582	23	$ 82,901	.....	.....	.....	.....	.....	$1,556,483
Assoc. Finan. Services of Conn., Inc., New Britain	1,044	1,402,275	29	105,683	.....	.....	.....	.....	.....	1,507,958
Assoc. Finan. Services of Conn., Inc., North Haven	1,448	1,961,365	64	190,017	.....	.....	.....	.....	.....	2,151,382
Assoc. Finan. Services of Conn., Inc., Stratford	1,335	1,746,629	44	151,270	$12,866	$ 1,577	.....	$11,813	$ 3,104	1,927,259
Assoc. Finan. Services of Conn., Inc., Torrington	657	1,024,113	21	63,119	.....	.....	.....	.....	.....	1,087,232
Assoc. Finan. Services of Conn., Inc., West Haven	1,720	2,234,989	68	201,873	.....	.....	.....	.....	.....	2,436,862
Avco Finan. Services of Conn., Inc., Bridgeport	1,606	1,905,372	18	45,033	1,150	6,619	.....	9,776	101	1,968,051
Avco Finan. Services of Conn., Inc., Bristol	415	567,650	9	41,316	1,150	19,024	.....	.....	30	629,170
Avco Finan. Services of Conn., Inc., Danbury	910	996,068	18	49,255	1,150	1,620	.....	.....	4,779	1,052,872
Avco Finan. Services of Conn., Inc., Glastonbury	812	1,217,767	8	26,149	2,438	11,677	.....	.....	3,930	1,261,961
Avco Finan. Services of Conn., Inc., Groton	1,009	1,364,983	4	7,845	(1,937)	2,466	.....	.....	538	1,373,895
Avco Finan. Services of Conn., Inc., Hartford	1,366	1,606,757	13	36,554	1,150	3,779	.....	1,894	30,716	1,680,850
Avco Finan. Services of Conn., Inc., Meriden	756	999,210	7	23,823	194	7,968	.....	727	499	1,032,421
Avco Finan. Services of Conn., Inc., Milford	618	717,558	5	15,073	1,150	25,215	.....	.....	760	759,756
Avco Finan. Services of Conn., Inc., New Haven	974	1,256,006	2	3,040	2,295	6,392	.....	.....	266	1,267,999
Avco Finan. Services of Conn., Inc., Stamford	836	1,145,223	13	41,936	3,333	10,591	.....	13,069	6,546	1,220,698
Avco Finan. Services of Conn., Inc., Torrington	392	543,034	9	33,893	1,150	4,054	.....	.....	79	582,210
Avco Finan. Services of Conn., Inc., Waterbury	799	1,082,859	21	64,583	1,150	7,730	.....	.....	96	1,156,418
Beneficial Finance Co. of Conn., Ansonia	859	946,453	40	99,683	2,340	7,336	.....	203	.....	1,056,015
Beneficial Finance Co. of Conn., Bridgeport	1,160	1,085,809	27	62,015	725	4,951	.....	840	29,175	1,183,515
Beneficial Finance Co. of Conn., Danbury	1,377	1,646,465	134	385,206	1,305	7,039	.....	.....	3,268	2,043,283
Beneficial Finance Co. of Conn., East Hartford	523	656,649	11	32,342	333	5,800	.....	25	.....	695,149
Beneficial Finance Co. of Conn., Enfield	899	917,241	41	105,770	772	6,606	.....	101	6,584	1,037,074
Beneficial Finance Co. of Conn., Fairfield	332	308,470	50	151,150	2,421	9,470	.....	31	.....	471,542
Beneficial Finance Co. of Conn., Greenwich	485	483,777	10	21,347	1,603	10,918	.....	21	.....	517,666
Beneficial Finance Co. of Conn., Hamden	382	330,610	42	109,869	7,101	5,005	.....	29,291	.....	481,876
Beneficial Finance Co. of Conn., Hartford	1,123	1,077,682	78	194,889	1,999	8,407	.....	16,893	274,757	1,574,627
Beneficial Finance Co. of Conn., Manchester	942	891,000	33	80,899	1,032	2,613	.....	66	.....	975,610
Beneficial Finance Co. of Conn., Meriden	1,082	1,175,786	41	134,049	427	892	.....	.....	.....	1,311,154
Beneficial Finance Co. of Conn., New Britain	887	960,611	25	72,360	906	3,862	.....	.....	.....	1,037,739
Beneficial Finance Co. of Conn., New Haven	989	840,904	52	129,706	746	6,894	.....	1,027	.....	979,277
Beneficial Finance Co. of Conn., New London	1,962	2,210,838	118	331,712	13,196	17,999	.....	8,137	18,925	2,600,807
Beneficial Finance Co. of Conn., New Milford	510	577,319	32	80,680	558	6,263	.....	142	.....	664,962
Beneficial Finance Co. of Conn., Newington	666	624,059	33	96,631	644	7,821	.....	9,737	.....	738,892
Beneficial Finance Co. of Conn., Norwalk	699	717,366	55	135,515	797	7,288	.....	237	.....	861,203

Beneficial Finance Co. of Conn., Norwich	1,152	1,232,452	73	239,909	296	15,605	.....	83	.....	1,488,345
Beneficial Finance Co. of Conn., Stamford	957	807,627	37	67,389	1,276	9,504	.....	46	.....	885,842
Beneficial Finance Co. of Conn., Stratford	709	694,271	60	186,443	3,202	9,000	.....	310	.....	893,226
Beneficial Finance Co. of Conn., Torrington	286	299,981	28	69,795	889	6,680	.....	1,452	.....	378,797
Beneficial Finance Co. of Conn., Waterbury	1,635	1,939,244	29	94,197	713	5,810	.....	.....	.....	2,039,964
Beneficial Finance Co. of Conn., West Haven	712	633,066	67	160,586	2,078	12,794	.....	45	.....	808,569
Beneficial Finance Co. of Conn., Willimantic	778	863,203	34	98,476	862	5,420	.....	1,791	.....	969,752
Beneficial Finance Co. of Conn., Windsor	825	851,695	22	80,697	1,155	6,431	.....	65	.....	940,043
Better Loan Society, Hartford	810	711,684	67	193,098	16,168	.....	.....	.....	771,975	1,692,925
C.I.T. Financial Services, Inc., Bloomfield	1,029	1,198,793	120	166,201	2,649	.....	.....	.....	214	1,367,857
Commercial Credit Loans, Inc., Danbury	975	1,090,643	27	69,053	.....	.....	.....	.....	2,605	1,162,301
Commercial Credit Loans, Inc., Hartford	731	619,401	15	42,708	.....	.....	.....	.....	3,153	665,262
Commercial Credit Loans, Inc., Waterbury	518	636,662	21	54,419	.....	.....	.....	.....	523	691,604
Commercial Credit Loans, Inc., West Haven	336	460,617	6	16,034	.....	.....	.....	.....	1,581	478,232
Community Finance Plan, Inc., Wethersfield	578	570,618	26	95,946	9,751	.....	.....	.....	123,032	799,347
Danbury Finance Company, Inc.	50	29,144	.....	.....	7,391	56	.....	.....	.....	36,591
Dial Finance Co. of Conn., New Britain	1,552	1,224,320	171	378,928	37,788	5,022	.....	.....	239	1,646,297
Etna Loan Corp., Bridgeport	347	146,049	.....	.....	(2,074)	1,700	.....	.....	.....	145,675
Finance America Corp., Waterbury	280	303,639	10	21,938	1,000	3,575	.....	.....	120	330,272
Finan. Accept. Corp. of Conn., Bridgeport	89	54,367	.....	.....	6,363	1,197	.....	.....	18,534	80,461
Ford Motor Credit Company, Meriden	137	$171,432	125	$300,506	$4,898	$2,644	.....	.....	.....	$479,480
Friendly Finance Co., Bridgeport	405	124,546	.....	.....	592	500	.....	.....	.....	125,638
Household Finance Corp., Bridgeport	1,204	1,462,478	101	165,433	2,415	7,585	.....	.....	.....	1,637,911
Household Finance Corp., Danbury	833	1,015,591	155	255,087	2,109	1,835	.....	.....	.....	1,274,622
Household Finance Corp., East Hartford	563	674,169	71	139,117	1,175	327	.....	.....	.....	814,788
Household Finance Corp., Enfield	432	505,985	68	120,910	1,596	3,537	.....	.....	.....	632,028
Household Finance Corp., Fairfield	257	319,750	25	45,366	1,848	3,222	.....	.....	.....	370,186
Household Finance Corp., Groton	1,095	1,139,739	189	397,213	2,635	562	.....	.....	.....	1,440,149
Household Finance Corp., Hamden	462	499,018	62	110,461	2,817	8,430	.....	.....	.....	620,726
Household Finance Corp., Hartford	1,175	1,436,234	170	341,744	1,679	7,044	.....	.....	.....	1,786,701
Household Finance Corp., Manchester	461	539,205	78	125,746	1,101	.....	.....	.....	.....	666,052
Household Finance Corp., Meriden	539	635,267	67	135,640	1,683	294	.....	.....	.....	772,884
Household Finance Corp., Middletown	262	297,453	43	84,292	1,401	12,955	.....	.....	.....	396,101
Household Finance Corp., Milford	485	589,543	55	107,468	2,138	6,159	.....	.....	.....	705,308
Household Finance Corp., New Britain	740	784,820	81	143,484	1,292	1,776	.....	.....	.....	931,372
Household Finance Corp., New Haven	1,031	1,111,285	111	189,442	6,620	1,048	.....	.....	.....	1,308,395
Household Finance Corp., Norwalk	619	692,251	88	155,349	1,677	2,793	.....	.....	.....	852,070
Household Finance Corp., Norwich	897	962,791	152	261,160	1,496	819	.....	.....	.....	1,226,266
Household Finance Corp., Putnam	481	560,453	101	187,278	1,505	177	.....	.....	.....	749,413
Household Finance Corp., Stamford	818	891,343	115	164,127	696	662	.....	.....	.....	1,056,828

Table No. 47—ANALYSIS OF SMALL LOANS MADE BY SIZE AND SECURITY

	Number	Amount	Number	Percent	Amount	Percent
Unsecured loans made:						
$ .00 to $ 600	8,869	$3,792,579				
$ 600.01 to $1,200	15,174	13,721,292				
$1,200.01 to $1,800	10,943	16,357,518				
$1,800.01 to $3,000	12,382	27,910,827				
$3,000.01 to $4,000	2,507	7,963,153				
$4,000.01 to $5,000	221	1,015,725				
Total			50,096	96.2%	$70,761,094	91.6%
Loans made secured by real estate:						
$1,800.01 to $3,000	212	512,307				
$3,000.01 to $4,000	230	799,494				
$4,000.01 to $5,000	360	1,739,720				
Total			802	1.6	3,051,521	3.9
Loans made secured by automobiles:						
$1,800.01 to $3,000	461	1,065,920				
$3,000.01 to $4,000	268	882,301				
$4,000.01 to $5,000	125	593,149				
Total			854	1.6	2,541,370	3.3
Loans made secured by other personal property:						
$ .00 to $1,800	99	97,769				
$1,800.01 to $3,000	64	147,502				
$3,000.01 to $4,000	42	143,476				
$4,000.01 to $5,000	113	514,948				
Total			318	.6	903,695	1.2
Total small loans made			**52,070**	**100.0%**	**$77,257,680**	**100.0%**

Table No. 48—ANALYSIS OF SMALL LOANS CLASSIFIED AS TO BORROWERS

		Number	Amount
Small loans, unsecured and secured, outstanding January 1, 1980		**94,339**	**$118,165,835**
Additions			
Small loans, unsecured and secured			
Purchased from other licensees		7,504	9,330,701
To new borrowers		12,006	14,799,627
To former borrowers		6,515	6,871,285
To present borrowers:			
Existing balances renewed	$34,290,051	32,871	
Additional cash advanced	20,201,699		54,491,750
Small loans renewed without additional cash advanced		678	1,095,018
Total additions		**59,574**	**86,588,381**
Deductions:			
Small loans sold to other licensees		6,993	8,715,585
Small loans renewed without additional cash advanced		678	1,095,018
Small loans renewed with additional cash advanced		32,871	34,290,051
Small loans charged off		4,516	4,213,149
Principal payments		23,333	51,115,136
Total deductions		**68,391**	**99,428,939**
Net addition (deduction)		**(8,817)**	**(12,840,558)**
Small loans, unsecured and secured, outstanding December 31, 1980		**85,522**	**$105,325,277**

Table No. 49—ANALYSIS OF INTEREST AND CHARGES ON SMALL LOANS

	Year Ended Dec. 31, 1980	Dec. 31, 1979
Interest and charges collected	$23,659,687	$24,146,154
Average outstanding small loans:		
Amount	$119,294,363	$115,879,438
Number	89,449	93,691
Average monthly rate of interest and charges collected	1.65%	1.74%

Table No. 50—ANALYSIS OF CREDIT LIFE INSURANCE

INSURED LOANS MADE

Amount of insured loans or advances made during the year	$84,740,008
Number of insured loans or advances made during the year	45,442

PREMIUMS COLLECTED

Gross amount of premiums collected	$ 1,710,033
Less: Refunds of unearned premiums	570,996
Net premiums collected	$ 1,139,037

CLAIMS

Number of claims paid	376
Amount of claims paid	$ 558,450

Table No. 51
REGISTRATIONS: BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1979	1980	1979	1980
Brokers and Dealers	511	575	(3.6%)	12.5%
Agents	11,318	12,962	4.7	14.5
Investment Advisers	189	193	(5.0)	2.1
Investment Advisers Agents	453	495	3.4	9.3
Agent of Issuer	78	136	254.5	74.4

Table No. 52
CLASSIFICATION OF BROKER-DEALER REGISTRANTS

Type of Business	Number		Percent	
	1979	1980	1979	1980
General Brokerage	324	365	63.4	63.5
Investment Trust	31	31	6.1	5.5
Other Specialists	155	178	30.3	31.0
Own Securities	1	1	.2	—
Totals	**511**	**575**	**100.0**	**100.0**

Table 52a
MAIN OFFICE: BROKER-DEALER AND INVESTMENT ADVISER REGISTRANTS

1980	Broker-Dealer	Investment Adviser
Alabama	2	
Arizona	4	
Arkansas	1	
California	22	8
Colorado	8	
Connecticut	76	64
Delaware	2	
District of Columbia	6	
Florida	10	1
Georgia	10	3
Illinois	22	3
Indiana	2	1
Iowa	1	
Louisiana	1	
Maryland	5	3
Massachusetts	44	29
Michigan	7	
Minnesota	10	
Missouri	6	1
Nebraska	3	
New Jersey	26	5
New Hampshire	1	
New York	248	63
North Carolina	1	
Ohio	5	1
Oklahoma	2	
Pennsylvania	16	6
Rhode Island	3	
Texas	15	1
Tennessee	2	
Utah	1	
Virginia	2	3
Vermont	1	
Washington	3	
Wisconsin	6	1
Puerto Rico	1	
Totals	**575**	**193**

Table No. 45—STATEMENT OF ASSETS, DECEMBER 31, 1980—Concluded

NAME OF LICENSEE	Unsecured Small Loans		Secured Small Loans		Cash and due from banks	Furniture and equipment (net of reserve)	Organi-zation expenses (net of reserve)	Deferred charges	Other assets	Total assets
	Number	Amount	Number	Amount						
Household Finance Corp., Torrington	296	$382,939	57	$111,382	$1,157	.....	.....	.....	.....	$495,478
Household Finance Corp., Waterbury	677	721,958	125	209,074	1,534	$6,256	.....	.....	.....	938,822
Household Finance Corp., Waterbury	424	453,702	48	76,289	1,732	743	.....	.....	.....	532,466
Household Finance Corp., Waterford	640	702,450	74	142,354	953	3,561	.....	.....	.....	849,318
Household Finance Corp., West Hartford	597	683,921	70	116,108	941	3,873	.....	.....	.....	804,843
People's Loan Co., Danielson	836	672,420	.....	.....	141,254	2,705	.....	.....	$1,566	817,945
Public Finance Corp., Middletown	254	324,427	59	230,206	1,528	1,125	.....	.....	9,321	566,607
Public Finance Corp., Naugatuck	484	543,097	72	272,600	3,706	1,470	.....	.....	13,709	834,582
Public Finance Corp., New Britain	459	559,701	107	420,412	2,975	1,153	.....	.....	16,476	1,000,717
Public Finance Corp., New Haven	359	387,145	50	177,210	2,594	1,828	.....	.....	9,487	578,264
Public Finance Corp., Wallingford	258	294,134	70	256,718	2,743	1,016	.....	$180	9,258	564,049
Putnam Finance Company	5	2,620	.....	.....	59,200	.....	.....	.....	.....	61,820
Reliable Ind. & Comm. Corp., Waterbury	135	53,783	.....	.....	4,319	.....	.....	.....	.....	58,102
Ritter Finance Co., Inc., Branford	700	1,165,885	12	36,684	300	1,430	.....	530	67,540	1,272,369
Ritter Finance Co., Inc., Bridgeport	1,554	2,069,211	5	17,617	300	17,714	.....	(157,133)	40,457	1,988,166
Ritter Finance Co., Inc., Derby	1,218	1,820,031	21	81,524	300	6,659	.....	.....	82,369	1,990,883
Ritter Finance Co., Inc., Milford	788	1,181,842	28	91,837	300	4,176	.....	.....	60,511	1,338,666
Ritter Finance Co., Inc., Rockville	671	943,392	4	7,722	300	1,569	.....	.....	88,115	1,041,098
Ritter Finance Co., Inc., South Norwalk	1,258	1,814,874	7	24,144	300	1,373	.....	.....	41,398	1,882,089
Ritter Finance Co., Inc., Southington	995	1,376,840	4	14,737	300	20,997	.....	.....	53,157	1,466,031
Ritter Finance Co., Inc., Stratford	571	875,758	5	18,615	285	14,719	.....	.....	46,544	955,921
Ritter Finance Co., Inc., Wallingford	564	839,035	10	31,048	800	5,815	.....	.....	54,298	930,996
Ritter Finance Co., Inc., Watertown	858	1,106,343	9	35,680	300	902	.....	.....	39,858	1,183,083
Ritter Finance Co., Inc., Willimantic	550	750,098	3	12,389	1,603	14,077	.....	.....	49,098	827,265
Ritter Finance Co., Inc., Winsted	665	898,138	10	30,347	600	1,455	.....	....	54,468	985,008
Security Pacific Fin. Corp. of Conn., Ansonia	454	543,062	22	64,341	500	2,684	.....	.....	1,602,695	2,213,282
Security Pacific Fin. Corp. of Conn., Bristol	304	329,850	28	76,971	500	4,361	.....	.....	485,807	897,489
Security Pacific Fin. Corp. of Conn., East Hartford	604	578,418	53	137,279	500	213	.....	.....	590,203	1,306,613
Security Pacific Fin. Corp. of Conn., Elmwood	486	465,988	48	126,310	322	503	.....	.....	940,481	1,533,604
Security Pacific Fin. Corp. of Conn., Hamden	1,045	1,075,368	66	203,768	500	4,075	.....	.....	795,987	2,079,698
Security Pacific Fin. Corp. of Conn., Manchester	339	393,891	38	105,269	500	2,116	.....	.....	592,762	1,094,538
Security Pacific Fin. Corp. of Conn., Middletown	372	387,357	16	34,697	500	1,544	.....	.....	583,739	1,007,837
Security Pacific Fin. Corp. of Conn., New Britain	381	424,247	14	39,071	500	6,266	.....	.....	324,327	794,411
Security Pacific Fin. Corp. of Conn., Waterbury	534	641,487	8	22,406	500	5,762	.....	.....	982,735	1,652,890
Windsor Locks Finance, Inc.	345	333,603	20	53,319	14,650	926	$1,259	678	12,314	416,749
TOTALS	**80,491**	**$93,274,323**	**5,031**	**$12,050,954**	**$444,320**	**$516,105**	**$1,259**	**$(47,923)**	**$8,954,809**	**$115,193,847**

Table No. 46—STATEMENT OF LIABILITIES, DECEMBER 31, 1980

NAME OF LICENSEE	Accounts and notes payable	Other liabilities	Reserve for bad debts	Other reserves	Capital stock	Surplus	Net worth	Total liabilities and capital
Assoc. Finan. Services of Conn., Inc., Bristol	$1,509,789	.....	$46,694	.....	.....	.....	.....	$1,556,483
Assoc. Finan. Services of Conn., Inc., New Britain	1,462,719	.....	45,239	.....	.....	.....	.....	1,507,958
Assoc. Finan. Services of Conn., Inc., North Haven	2,086,841	.....	64,541	.....	.....	.....	.....	2,151,382
Assoc. Finan. Services of Conn., Inc., Stratford	1,306,908	.....	56,939	.....	$25,000	$538,412	.....	1,927,259
Assoc. Finan. Services of Conn., Inc., Torrington	1,054,615	.....	32,617	.....	.....	.....	.....	1,087,232
Assoc. Finan. Services of Conn., Inc., West Haven	2,363,756	.....	73,106	.....	.....	.....	.....	2,436,862
Avco Finan. Services of Conn., Inc., Bridgeport	1,898,685	$856	68,510	.....	.....	.....	.....	1,968,051
Avco Finan. Services of Conn., Inc., Bristol	607,924	547	20,699	.....	.....	.....	.....	629,170
Avco Finan. Services of Conn., Inc., Danbury	1,015,105	1,167	36,600	.....	.....	.....	.....	1,052,872
Avco Finan. Services of Conn., Inc., Glastonbury	1,217,133	1,579	43,249	.....	.....	.....	.....	1,261,961
Avco Finan. Services of Conn., Inc., Groton	1,324,330	1,869	47,696	.....	.....	.....	.....	1,373,895
Avco Finan. Services of Conn., Inc., Hartford	1,112,933	1,803	57,404	$29,895	50,000	428,815	.....	1,680,850
Avco Finan. Services of Conn., Inc., Meriden	996,008	1,039	35,374	.....	.....	.....	.....	1,032,421
Avco Finan. Services of Conn., Inc., Milford	733,273	1,557	24,926	.....	.....	.....	.....	759,756
Avco Finan. Services of Conn., Inc., New Haven	1,222,298	1,846	43,855	.....	.....	.....	.....	1,267,999
Avco Finan. Services of Conn., Inc., Stamford	1,178,746	1,046	40,906	.....	.....	.....	.....	1,220,698
Avco Finan. Services of Conn., Inc., Torrington	561,163	670	20,377	.....	.....	.....	.....	582,210
Avco Finan. Services of Conn., Inc., Waterbury	1,114,374	1,795	40,249	.....	.....	.....	.....	1,156,418
Beneficial Finance Co. of Conn., Ansonia	1,010,078	1,675	44,262	.....	.....	.....	.....	1,056,015
Beneficial Finance Co. of Conn., Bridgeport	1,112,913	1,525	69,077	.....	.....	.....	.....	1,183,515
Beneficial Finance Co. of Conn., Danbury	1,957,137	5,098	81,048	.....	.....	.....	.....	2,043,283
Beneficial Finance Co. of Conn., East Hartford	657,693	1,194	36,262	.....	.....	.....	.....	695,149
Beneficial Finance Co. of Conn., Enfield	980,653	1,422	54,999	.....	.....	.....	.....	1,037,074
Beneficial Finance Co. of Conn., Fairfield	447,726	333	23,483	.....	.....	.....	.....	471,542
Beneficial Finance Co. of Conn., Greenwich	502,851	989	13,826	.....	.....	.....	.....	517,666
Beneficial Finance Co. of Conn., Hamden	451,353	393	30,130	.....	.....	.....	.....	481,876
Beneficial Finance Co. of Conn., Hartford	(1,929,415)	4,110	83,180	619,739	100,000	2,697,013	.....	1,574,627
Beneficial Finance Co. of Conn., Manchester	937,855	598	37,157	.....	.....	.....	.....	975,610
Beneficial Finance Co. of Conn., Meriden	1,226,687	2,229	82,238	.....	.....	.....	.....	1,311,154
Beneficial Finance Co. of Conn., New Britain	993,550	891	43,298	.....	.....	.....	.....	1,037,739
Beneficial Finance Co. of Conn., New Haven	941,095	1,034	37,148	.....	.....	.....	.....	979,277
Beneficial Finance Co. of Conn., New London	2,415,613	.....	185,194	.....	.....	.....	.....	2,600,807
Beneficial Finance Co. of Conn., New Milford	630,723	466	33,773	.....	.....	.....	.....	664,962
Beneficial Finance Co. of Conn., Newington	719,211	706	18,975	.....	.....	.....	.....	738,892
Beneficial Finance Co. of Conn., Norwalk	829,385	624	31,194	.....	.....	.....	.....	861,203

Beneficial Finance Co. of Conn., Norwich	1,387,544	1,568	99,233	.....	.....	.....	.....	1,488,345
Beneficial Finance Co. of Conn., Stamford	815,087	1,190	69,565	.....	.....	.....	.....	885,842
Beneficial Finance Co. of Conn., Stratford	859,867	501	32,858	.....	.....	.....	.....	893,226
Beneficial Finance Co. of Conn., Torrington	360,227	676	17,894	.....	.....	.....	.....	378,797
Beneficial Finance Co. of Conn., Waterbury	1,931,244	2,313	106,407	.....	.....	.....	.....	2,039,964
Beneficial Finance Co. of Conn., West Haven	766,167	861	41,541	.....	.....	.....	.....	808,569
Beneficial Finance Co. of Conn., Willimantic	907,852	.....	61,900	.....	.....	.....	.....	969,752
Beneficial Finance Co. of Conn., Windsor	889,707	1,003	49,333	.....	.....	.....	.....	940,043
Better Loan Society, Hartford	1,606,204	(298)	.....	9,796	35,000	42,223	.....	1,692,925
C.I.T. Financial Services, Inc., Bloomfield	1,326,323	877	40,657	.....	.....	.....	.....	1,367,857
Commercial Credit Loans, Inc., Danbury	932,236	.....	33,564	124,391	.....	72,110	.....	1,162,301
Commercial Credit Loans, Inc., Hartford	561,768	.....	18,784	71,030	.....	13,680	.....	665,262
Commercial Credit Loans, Inc., Waterbury	612,603	.....	19,723	74,141	.....	(14,863)	.....	691,604
Commercial Credit Loans, Inc., West Haven	422,824	.....	14,268	51,115	.....	(9,975)	.....	478,232
Community Finance Plan, Inc., Wethersfield	730,102	1,493	33,795	.....	25,000	8,957	.....	799,347
Danbury Finance Company, Inc.	16,911	.....	.....	.....	10,500	9,180	.....	36,591
Dial Finance Co. of Conn., New Britain	1,310,409	.....	26,886	.....	25,000	284,002	.....	1,646,297
Etna Loan Corp., Bridgeport	219,162	42	.....	.....	5,000	(78,529)	.....	145,675
Finance America Corp., Waterbury	(77,190)	.....	16,744	384	200,000	190,334	.....	330,272
Finan. Accept. Corp. of Conn., Bridgeport	57,150	.....	9,872	200	25,000	(11,761)	.....	80,461
Ford Motor Credit Company, Meriden	462,962	.....	16,518	.....	.....	.....	.....	479,480
Friendly Finance Co., Bridgeport	118,575	60	.....	.....	25,000	(17,997)	.....	125,638
Household Finance Corp., Bridgeport	1,637,911	.....	.....	.....	.....	.....	.....	1,637,911
Household Finance Corp., Danbury	1,274,622	.....	.....	.....	.....	.....	.....	1,274,622
Household Finance Corp., East Hartford	814,788	.....	.....	.....	.....	.....	.....	814,788
Household Finance Corp., Enfield	632,028	.....	.....	.....	.....	.....	.....	632,028
Household Finance Corp., Fairfield	370,186	.....	.....	.....	.....	.....	.....	370,186
Household Finance Corp., Groton	1,440,149	.....	.....	.....	.....	.....	.....	1,440,149
Household Finance Corp., Hamden	620,726	.....	.....	.....	.....	.....	.....	620,726
Household Finance Corp., Hartford	1,786,701	.....	.....	.....	.....	.....	.....	1,786,701
Household Finance Corp., Manchester	666,052	.....	.....	.....	.....	.....	.....	666,052
Household Finance Corp., Meriden	772,884	.....	.....	.....	.....	.....	.....	772,884
Household Finance Corp., Middletown	396,101	.....	.....	.....	.....	.....	.....	396,101
Household Finance Corp., Milford	705,308	.....	.....	.....	.....	.....	.....	705,308
Household Finance Corp., New Britain	931,372	.....	.....	.....	.....	.....	.....	931,372
Household Finance Corp., New Haven	1,308,395	.....	.....	.....	.....	.....	.....	1,308,395
Household Finance Corp., Norwalk	852,070	.....	.....	.....	.....	.....	.....	852,070
Household Finance Corp., Norwich	1,226,266	.....	.....	.....	.....	.....	.....	1,226,266
Household Finance Corp., Putnam	749,413	.....	.....	.....	.....	.....	.....	749,413
Household Finance Corp., Stamford	1,056,828	.....	.....	.....	.....	.....	.....	1,056,828

Table No. 46—STATEMENT OF LIABILITIES, DECEMBER 31, 1980—Concluded

NAME OF LICENSEE	Accounts and notes payable	Other liabilities	Reserve for bad debts	Other reserves	Capital stock	Surplus	Net worth	Total liabilities and capital
Household Finance Corp., Torrington	$495,478	.....	.....	.....	.....	.....	.....	$495,478
Household Finance Corp., Waterbury	938,822	.....	.....	.....	.....	.....	.....	938,822
Household Finance Corp., Waterbury	532,466	.....	.....	.....	.....	.....	.....	532,466
Household Finance Corp., Waterford	849,318	.....	.....	.....	.....	.....	.....	849,318
Household Finance Corp., West Hartford	804,843	.....	.....	.....	.....	.....	.....	804,843
People's Loan Co., Danielson	99,000	$3,142	.....	.....	$42,875	$672,928	.....	817,945
Public Finance Corp., Middletown	466,035	.....	$19,412	$2,909	12,500	65,751	.....	566,607
Public Finance Corp., Naugatuck	858,296	.....	28,549	1,486	.....	(53,749)	.....	834,582
Public Finance Corp., New Britain	965,941	.....	34,304	3,685	12,500	(15,713)	.....	1,000,717
Public Finance Corp., New Haven	627,051	.....	19,752	2,084	.....	(70,623)	.....	578,264
Public Finance Corp., Wallingford	436,566	.....	19,280	1,074	.....	107,129	.....	564,049
Putnam Finance Company	.....	.....	.....	.....	.....	.....	$61,820	61,820
Reliable Ind. & Comm. Corp., Waterbury	29,100	676	.....	.....	49,600	(21,274)	.....	58,102
Ritter Finance Co., Inc., Branford	1,220,374	(582)	52,577	.....	.....	.....	.....	1,272,369
Ritter Finance Co., Inc., Bridgeport	(1,052,655)	250,389	141,773	.....	75,000	2,573,659	.....	1,988,166
Ritter Finance Co., Inc., Derby	1,925,971	(1,584)	66,496	.....	.....	.....	.....	1,990,883
Ritter Finance Co., Inc., Milford	1,278,977	(4,282)	63,971	.....	.....	.....	.....	1,338,666
Ritter Finance Co., Inc., Rockville	989,017	(934)	53,015	.....	.....	.....	.....	1,041,098
Ritter Finance Co., Inc., South Norwalk	1,787,364	(4,084)	98,809	.....	.....	.....	.....	1,882,089
Ritter Finance Co., Inc., Southington	1,436,290	(1,032)	30,773	.....	.....	.....	.....	1,466,031
Ritter Finance Co., Inc., Stratford	877,230	(508)	79,199	.....	.....	.....	.....	955,921
Ritter Finance Co., Inc., Wallingford	871,286	(13)	59,723	.....	.....	.....	.....	930,996
Ritter Finance Co., Inc., Watertown	1,134,952	(493)	48,624	.....	.....	.....	.....	1,183,083
Ritter Finance Co., Inc., Willimantic	794,214	(5,302)	38,353	.....	.....	.....	.....	827,265
Ritter Finance Co., Inc., Winsted	956,241	(981)	29,748	.....	.....	.....	.....	985,008
Security Pacific Fin. Corp. of Conn., Ansonia	2,132,706	.....	69,514	395	.....	10,667	.....	2,213,282
Security Pacific Fin. Corp. of Conn., Bristol	893,182	.....	31,160	280	.....	(27,133)	.....	897,489
Security Pacific Fin. Corp. of Conn., East Hartford	1,178,219	.....	47,788	727	.....	79,879	.....	1,306,613
Security Pacific Fin. Corp. of Conn., Elmwood	1,551,619	.....	51,340	525	25,000	(94,880)	.....	1,533,604
Security Pacific Fin. Corp. of Conn., Hamden	2,066,982	.....	81,020	912	.....	(69,216)	.....	2,079,698
Security Pacific Fin. Corp. of Conn., Manchester	1,121,594	.....	37,843	428	.....	(65,327)	.....	1,094,538
Security Pacific Fin. Corp. of Conn., Middletown	1,061,073	.....	35,251	316	.....	(88,803)	.....	1,007,837
Security Pacific Fin. Corp. of Conn., New Britain	941,648	.....	30,753	407	.....	(178,397)	.....	794,411
Security Pacific Fin. Corp. of Conn., Waterbury	1,621,898	.....	57,256	378	.....	(26,642)	.....	1,652,890
Windsor Locks Finance, Inc.	321,139	.....	11,977	10,044	25,000	48,589	.....	416,749
TOTALS	**$102,323,479**	**$283,759**	**$3,752,027**	**$1,006,341**	**$767,975**	**$6,998,446**	**$61,820**	**$115,193,847**

Table No. 54
ROUTINE EXAMINATIONS: BROKERS-DEALERS AND INVESTMENT ADVISERS

	1980
Broker-Dealers	68
Investment Advisers	52

Table No. 55
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	1980	
	Received	Effected
Securities	1,632	1,363
Tender Offers	1	1
Business Opportunities	19	11
Business Opportunity Renewals	1	1

Table No. 56
ENFORCEMENT ACTIVITIES SECURITIES AND BUSINESS OPPORTUNITIES

	1980	
	Securities	Business Opportunities
Investigations Opened	157	41
Investigations Closed	155	57
Cease & Desists Issued	4	8
Referrals for Criminal Action	5	1
Referrals for Civil Action	0	0

Table No. 57
INTERPRETIVE OPINIONS AND EXEMPTION ACKNOWLEDGMENTS ISSUED BY COUNSEL: SECURITIES AND BUSINESS OPPORTUNITIES

	1980
Securities	774
Business Opportunities	80

NATIONAL BANKS IN CONNECTICUT— BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1980

NATIONAL BANKS ARE UNDER THE SUPERVISION OF THE COMPTROLLER OF THE CURRENCY, WASHINGTON, D.C.

(Information was furnished by the Banks to the State Banking Department)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
American National Bank 2992 Dixwell Avenue, Hamden 06518	7	Cromwell Cromwell Office 77 Berlin Road	$146,720
		Hamden Acme Mall Office 1235 Dixwell Avenue	
		Quinnipiac Office Quinnipiac College Mt. Carmel Avenue	
		Meriden Meriden Office 88 State Street	
		Middlefield Middlefield Office 4 Main Street	
		Wallingford Wallingford Office 98 Hartford Turnpike	
		West Haven West Haven Office 100 Elm Street	
Canaan National Bank Main Street, North Canaan 06018	..	.....	13,714
Citizens National Bank 182 Main Street, Putnam 06260	2	Thompson North Grosvenordale Office Putnam Avenue—Route 12 (North Grosvenordale)	25,656
		Woodstock Woodstock Office Route 171	
Citizens National Bank of Fairfield 1835 Black Rock Turnpike Fairfield 06430	1	Fairfield Fairfield Center Office 1326 Post Road	18,168
Citizens National Bank of Southington 781 Main Street Plantsville 06479	2	Southington Columbus Avenue Office Columbus Avenue and Liberty Street	36,349
		Queen Street Office 359 Queen Street	
Connecticut National Bank 888 Main Street Bridgeport 06603	54	Ansonia Ansonia Office 382 Main Street	765,224
		Pershing Drive Office 38 Pershing Drive	
		Bethel Bethel Office 31 Grassy Plain Street	
		Stonyhill Office Old Hawleyville Road	
		Bridgeport Black Rock Office 2525 Fairfield Avenue	
		Boston Avenue Office 2091 Boston Avenue	
		Clinton Avenue Office 440 Clinton Avenue	
		East Main Office 975 East Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		Englewood Office 3909 Main Street	
		Newfield Office 1194 Stratford Avenue	
		Nob Hill Office 505 Broadbridge Road	
		North End Office 2500 Main Street	
		South End Office 215 Warren Street	
		Brookfield Brookfield Office Route 7	
		Danbury Candlewood Office 93 Federal Road Corner Federal & Nabby	
		Danbury Office 343 Main Street	
		Darien Darien Office 1899 Boston Post Road	
		Fairfield Fairfield Office 1366 Post Road	
		Greenfield Hill Office 1960 Bronson Road	
		Southport Office 3695 Post Road (Southport)	
		Stratfield Office 136 Fairfield Woods Road	
		Tunxis Hill Office 303 Tunxis Hill Road	
		Farmington Farmington Office 230 Farmington Avenue	
		Middlebury Middlebury Office Middlebury Hamlet Route 64	
		Milford Milford Office 295 Boston Post Road	
		Monroe Monroe Office 461 Monroe Turnpike	
		Stepney Office Main Street (Stepney)	
		New Canaan New Canaan Office 278 Elm Street	
		New Fairfield New Fairfield Office Routes 37 and 39	
		New Milford New Milford Office 50 Bridge Street	
		Newtown Newton Office 6 Queen Street	
		Norwalk Norwalk Office 184 Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		South Norwalk Office 99 Washington Street (South Norwalk)	
		West Norwalk Office 147 Connecticut Avenue	
		Orange Orange Office 445 Boston Post Road	
		Prospect Prospect Office Prospect Road	
		Ridgefield Ridgefield Office 66 Danbury Road	
		Roxbury Roxbury Office Route No. 67	
		Shelton Huntington Office 5 Huntington Plaza (Huntington)	
		Shelton Office 487 Howe Avenue	
		Trap Falls Office 1 Trap Falls Road	
		Southbury Southbury Office Main Street and Route 67	
		Stamford High Ridge Office 1081 High Ridge Road	
		Stamford Central Office 999 Bedford Street	
		Washington Plaza Office 1357 Washington Boulevard	
		West Side Office 414 West Main Street	
		Stratford Shakespeare Office 1344 Main Street	
		Stratford Office 2944 Main Street	
		Trumbull Madison Avenue Office 4180 Madison Avenue	
		Trumbull Office White Plain Road	
		Waterbury Meadow Street Drive-in Office 281 Meadow Street	
		Waterbury Office 132 Grand Street	
		Westport Westport Office 126 Post Road East	
		Wolcott Wolcott Office 710 Wolcott Road	
First National Bank of Enfield 231 Hazard Avenue Enfield 06082	1	Enfield Enfield Street Office 410 Enfield Street	19,992
First National Bank of Litchfield North Street, Litchfield 06759	2	Washington Marble Dale Office Route 202 (Marble Dale)	46,397

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		Washington Depot Office Bryan Plaza (Washington Depot)	
First National Bank of Suffield 30 Bridge Street, Suffield 06078	1	Suffield West Suffield Office 25 Babb's Road	21,349
Hartford National Bank and Trust Company 777 Main Street, Hartford 06115	62	Avon Avon Office 255 West Main Street	2,700,445
		Bloomfield Bloomfield Office 333 Cottage Grove Road	
		Bristol Bristol Office 761 Pine Street (Forestville)	
		Colchester Colchester Office 6 South Main Street	
		Danbury Danbury Office 161 Main Street	
		East Hartford East Hartford Office 1085 Main Street	
		Silver Lane Office 794 Silver Lane	
		East Lyme Niantic Office Pennsylvania Avenue (Niantic)	
		Essex Essex Office 15 Main Street	
		Farmington Farmington Village Office High Street	
		Groton Groton Office 971 Poquonock Road	
		Mystic River Office West Main Street (Mystic)	
		U.S. Submarine Base Office U.S. Navy Submarine Base	
		Hamden Mt. Carmel Office 3030 Whitney Avenue	
		Hartford Connecticut River Office 10 Central Row	
		Civic Center Office One Civic Center Plaza	
		Farmington Avenue Office 70 Farmington Avenue	
		Jefferson Street Medical Building Office 85 Jefferson Street	
		Northwest Office 410 Homestead Avenue	
		State Capitol Office 60 Washington Street	
		Unity Plaza Office 273 Barbour Street	
		Wethersfield Avenue Office 655 Wethersfield Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		Harwinton Harwinton Office Litchfield Road	
		Ledyard Ledyard Office Route 12 (Gales Ferry)	
		Manchester First Manchester Office 595 Main Street	
		Manchester Green Office 621 Middle Turnpike East	
		Middle Turnpike Office 320 Middle Turnpike West	
		North Manchester Office 220 North Main Street	
		Middletown Middletown Central Office 363 Main Street	
		South Green Drive-In Office 65 Church Street	
		Washington Street Office 827 Washington Street	
		Montville Montville Office Route 32	
		New Haven Amity Office 146 Amity Road	
		Park Street Office 130 Park Street	
		Temple Street Office 144 Temple Street	
		New London Commerce Office 250 Captain's Walk	
		New London City Office 260 U.S. Route No. 1	
		Newington Newington Plaza Office 3180 Berlin Turnpike	
		Norwich Norwichtown Office 115 West Town Street	
		Uncas-Merchants Office 161 Water Street	
		Old Saybrook Old Saybrook Office Main Street	
		Plainfield Central Village Office Route No. 12 (Central Village)	
		Putnam Putnam Office 211 Kennedy Drive	
		Stamford Fairlawn Office 1110 East Main Street	
		Landmark Square Office 1 Landmark Square	
		Parkway Office 1060 Long Ridge Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		Springdale Office 1042 Hope Street	
		Stamford Square Office 3001 Summer Street	
		Stonington Stonington Office Cannon Square	
		Thompson North Grosvenordale Office Grove Street (North Grosvenordale)	
		Torrington Torringford Office 1196 East Main Street	
		Torrington Office 236 Prospect Street	
		Torrington Parkade Office 474 Winsted Road	
		Waterford Waterford Office 32 Boston Post Road	
		West Hartford Bishop's Corner Office 2523 Albany Avenue	
		Elmwood Office 1114 New Britain Avenue (Elmwood)	
		West Hartford Center Office 65 LaSalle Road	
		West Haven West Haven Office 689 Campbell Avenue	
		Wethersfield Silas Deane Office 1039 Silas Deane Highway	
		Winchester Winsted Office 286 Main Street (Winsted)	
		Windsor Bradley-Windsor Office 2133 Poquonock Avenue	
		Windsor Center Office 270 Broad Street	
National Bank of New England Main Street East Haddam 06423	..	.....	5,964
National Industrial Bank of Connecticut 37 Colony Street, Meriden 06453	1	Meriden Village Office 1090 Hanover Road	8,660
National Iron Bank Main Street Falls Village 06031	2	Cornwall Cornwall Office Route 4 (Cornwall Bridge)	16,985
		Norfolk Norfolk Office John Curtis Road	
New Britain National Bank 51 West Main Street New Britain 06051	7	Berlin Berlin Office 525 New Britain Road (Kensington)	142,760
		Ferndale Plaza Office Chamberlain Highway and High Road (Kensington)	
		New Britain Farmington Avenue Office 643 Farmington Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		Newington Avenue Office 234 Newington Avenue	
		West End Office 330 West Main Street	
		Plainville Plainville Office 111 Whiting Street	
		West Hartford Corbins Corner Office 1507 New Britain Avenue	
Northern Connecticut National Bank 101 Turnpike Road Windsor Locks 06096	8	East Granby East Granby Office Rainbow Road	65,853
		East Windsor Warehouse Point Office 89 Bridge Street (Warehouse Point)	
		Ellington Ellington Office 20 Church Street	
		Enfield Elm Street Office 109 Elm Street	
		Enfield Office 29 North Main Street	
		Pleasant Street Office 10 Pleasant Street	
		Windsor Locks Bradley International Airport Office Murphy Terminal Building	
		Dexter Plaza Office Dexter Shopping Plaza	
Orange National Bank 285 Boston Post Road Orange 06477	3	Bethany Bethany Office Amity Road	35,439
		Milford Milford Office 202 Cherry Street	
		West Haven West Haven Office 420 Campbell Avenue	
State National Bank of Connecticut 10 Middle Street Bridgeport 06605	42	Ansonia Ansonia Mall Office Main and Tremont Streets	727,015
		Bethlehem Bethlehem Office Main Street and Sunnyridge Road	
		Bridgeport Bayview Office 123 Boston Avenue	
		Black Rock Office 2834 Fairfield Avenue	
		Commerce Park Office 4707 Main Street	
		Main Street Office 1189 Main Street	
		Stratford Line Office 2165 Boston Avenue	
		Brookfield Brookfield Office Route 7-Caldor Shopping Center	
		Danbury Danbury Executive Office 30 Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		East Danbury Office Route 6-Berkshire Shopping Center	
		Mill Plain Office Mill Plain Road and Kenosia Avenue	
		North Main Street Office 330 Main Street	
		Darien Darien Office 1101 Post Road	
		Fairfield Fairfield Office 2115 Black Rock Turnpike	
		Kings Highway Office 1100 Kings Highway East	
		Southport Office 411 Old Post Road (Southport)	
		Greenwich Byram Office 30 South Water Street (Bryam)	
		Cos Cob Office 162 Post Road (Cos Cob)	
		Greenwich Executive Office 240 Greenwich Avenue	
		Mason Street Office 103 Mason Street	
		Old Greenwich Office 206 Sound Beach Avenue (Old Greenwich)	
		Milford Milford Office 531 New Haven Avenue	
		Monroe Monroe Office 601 Main Street-Route 25	
		Naugatuck Naugatuck Office 59 Rubber Avenue	
		New Canaan New Canaan Office 94 Elm Street	
		New Milford New Milford Office Veteran's Plaza Route 7	
		Ridgefield Fox Hill Office Routes 7 and 35	
		Ridgefield Drive-Up Office 471 Main Street	
		Ridgefield Office Ridgefield Shopping Center Main Street	
		Shelton Far Mill River Office 675 Bridgeport Avenue-Route 8	
		Stamford East Stamford Office 2 Hawthorne Street	
		Glenbrook Office 37 Church Street (Glenbrook)	
		North Stamford Office 1037 High Ridge Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		South Stamford Office Canal and Dock Streets	
		Stamford Executive Office One Atlantic Street	
		Summer Street Office 2284 Summer Street	
		West Stamford Office 383 West Main Street	
		Stratford Paradise Green Office 3585 Main Street	
		Trumbull Trumbull Office 17 Church Hill Road	
		Wallingford Wallingford Office Route 5-Caldor Shopping Center	
		Watertown Watertown Office Route 7-Ten Acre Shopping Mall	
		Wilton Wilton Office Route 7-Gateway Shopping Center	
Vernon National Bank Vernon Circle Vernon 06066	2	Vernon Dart Hill Office 555 Talcotville Road	31,582
		North East Office Lafayette Square-Route 30 (Rockville)	
Westport National Bank 244 Post Road East Westport 06880	3	Westport Greens Farms Office 1260 Post Road East (Greens Farms)	38,456
		Market Place Office 125 Main Street	
		Westbank Office 221 Post Road West	
Total 19 National Banks	**200 Branches**	**Total Assets**	**$4,866,728**

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT—BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1980

FEDERAL SAVINGS AND LOAN ASSOCIATIONS ARE UNDER THE SUPERVISION OF THE FEDERAL HOME LOAN BANK SYSTEM, WASHINGTON, D.C.

(Information was furnished by the Associations to the State Banking Department)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
Bristol Federal Savings and Loan Association 222 Main Street, Bristol 06010	3	Bristol Hub 6 Plaza Office Farmington Avenue Woolco Plaza Office Farmington Avenue Plymouth Petit's Super Market 201 Main Street (Terryville)	$106,153
Community Federal Savings and Loan Association 1100 Main Street, Bridgeport 06604	1	Bridgeport North End Office 3751 Madison Avenue	11,814
Constitution Federal Savings and Loan Association 46 Atlantic Street Stamford 06901	6	Darien Darien Office 1089 Post Road New Canaan New Canaan Office 11 South Avenue Ridgefield Ridgefield Office 107 Danbury Road Stamford Glenbrook Shopping Center Office 489 Hope Street High Ridge Office 949 High Ridge Road West Side Office 56 West Broad Street	160,279
County Federal Savings and Loan Association of Westport 147 Main Street Westport 06990	11	Fairfield Fairfield Office 580 Post Road Norwalk South Norwalk Office 20 Washington Street (South Norwalk) Strawberry Hill Office 384 Westport Avenue Stamford Cove Road Office 820 Cove Road High Ridge Road Office 838 High Ridge Road Springdale Office 1066 Hope Street West Stamford Office 389 West Main Street Stratford Stratford Office 3272 Main Street Trumbull Trumbull Shopping Park Office 5065 Main Street Westport Greens Farms Office 1090 Post Road East (Greens Farms)	144,625

Table No. 53
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENTS REGISTRATIONS

Year	Broker - Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5,159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	288	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		Wilton Wilton Office Post Office Square	
Danielson Federal Savings and Loan Association 142 Main Street Danielson 06239	1	Killingly Satellite Office Route 101 (Dayville)	88,097
Enfield Federal Savings and Loan Association 660 Enfield Street Enfield 06082	3	Enfield Hazardville Office 268 Hazard Avenue	62,148
		State Line Plaza Office Elm Street	
		Suffield Suffield Office 123 Suffield Village	
Fidelity Federal Savings and Loan Association 209 Orange Street New Haven 06510	3	East Haven East Haven Office 205 Main Street	83,593
		Milford Milford Office 123 Cherry Street	
		West Haven West Haven Office 509 Campbell Avenue	
First Federal Savings and Loan Association of East Hartford 1137 Main Street East Hartford 06108	7	East Hartford Homemakers Office 842 Silver Lane	204,475
		Glastonbury Glastonbury Office 2510 Main Street	
		South Glastonbury Office 879 Main Street (South Glastonbury)	
		Manchester Manchester Office 344 Middle Turnpike West	
		South Windsor South Windsor Office 297 Oakland Road	
		Vernon Rockville Office 2 Park Place (Rockville)	
		Vernon Circle Office Tri-City Plaza	
First Federal Savings and Loan Association of Madison 256 Sampson Rock Drive Madison 06443	4	Durham Durham Office Main Street	110,404
		Guilford Guilford Office Boston Post Road	
		Old Lyme Old Lyme Office 19 Hall's Road	
		Westbrook Westbrook Office Boston Post Road	
First Federal Savings and Loan Association of New Haven 80 [illegible] Street New [illegible]ven	16	Branford Branford Office 1 South Main Street	658,643

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		Bridgeport Black Rock Office 2861 Fairfield Avenue	
		Bridgeport Office 1020 Broad Street	
		Derby Derby Office 630 New Haven Avenue Route 34	
		East Haven East Haven Office 260 Main Street	
		Fairfield Fairfield Office 1177 Post Road	
		Hamden Centerville Office 2290 Whitney Avenue	
		Dixwell-Circular Office 5 Helen Street	
		Whitneyville Office 1227 Whitney Avenue	
		Milford Milford Center Office 100 Broad Street	
		Woodmont Office 314 Merwin Avenue	
		New Haven Church Street Office 10 Church Street	
		Westville Office 894 Whalley Avenue	
		North Haven North Haven Office 70 Washington Avenue	
		Orange Orange Office 247 Boston Post Road	
		West Haven West Haven Office 584 Campbell Avenue	
First Federal Savings and Loan Association of Norwalk 622 West Avenue Norwalk 06850	4	Brookfield Brookfield Office White Turkey Road	124,351
		Norwalk East Norwalk Office 65 Van Zant Street (East Norwalk)	
		Westport Avenue Office 94 Westport Avenue	
		Wilton Wilton Office 3 Danbury Road	
First Federal Savings and Loan Association of Torrington 50 Litchfield Street Torrington 06790	3	Canton Canton Office Canton Village Shopping Center Route 44	119,592
		Litchfield Litchfield Office West Street	
		Torrington "Top of the Hill" Office 1180 East Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
First Federal Savings and Loan Association of Waterbury First Federal Plaza Waterbury 06720	5	Southbury Southbury Shopping Plaza Office New Haven Road	282,416
		Waterbury Naugatuck Valley Mall Office 920-6 Wolcott Street	
		Reidville Drive Office 364 Reidville Drive	
		Waterbury Plaza Office 5 Wigwam Avenue	
		Watertown Watertown Office 656 Main Street	
Greenwich Federal Savings and Loan Association 28 Havemeyer Place Greenwich 06340	4	Greenwich Byram Office 21 North Water Street (Byram)	173,916
		Cos Cob Office 401 Post Road (Cos Cob)	
		Glenville Office 220 Glenville Road	
		Old Greenwich Office 260 Sound Beach Avenue (Old Greenwich)	
Hartford Federal Savings and Loan Association 50 State Street, Hartford 06103	10	Avon Avon Office 27 East Main Street	379,320
		Bloomfield Bloomfield Office 18 Wintonbury Mall	
		Farmington Farmington Office 222 Main Street	
		Hartford Blue Hills Office 649 Blue Hills Avenue	
		Park Street Office 617 Park Street	
		Simsbury Simsbury Office 744 Hopmeadow Street	
		Stafford Stafford Springs Office 2 East Main Street (Stafford Springs)	
		West Hartford Elmwood Office 1105 New Britain Avenue (Elmwood)	
		West Hartford Office 966 Farmington Avenue	
		Wethersfield Wethersfield Office 49 Wells Road	
Jefferson Federal Savings and Loan Association of Meriden One West Main Street Meriden 06450	11	Cheshire Cheshire Office 218 Maple Avenue	200,004
		Cromwell Cromwell Office 534 Main Street	
		East Hampton East Hampton Office 2 West High Street	
		Meriden East Side Office 852 East Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1980
		South Meriden Office 100 Main Street	
		Middletown Middletown Office 15 Ward Street	
		Milford Milford Office 1349 Boston Post Road	
		New Haven Bella Vista Office 321 Eastern Street	
		Southington Southington Office Queen Street, Route 10	
		Wallingford Wallingford Office 64 South Main Street	
		Yalesville Office 65 North Turnpike Road	
New Britain Federal Savings and Loan Association 94 West Main Street New Britain 06050	3	New Britain Farmington Avenue Office 707 Farmington Avenue	101,056
		Newington Newington Office 1120 Main Street	
		Plainville Plainville Office 63 East Main Street	
New London Federal Savings and Loan Association 15 Masonic Street New London 06320	6	East Lyme Flanders Office Flanders Plaza Chesterfield Road	162,508
		Niantic Office 233 Main Street (Niantic)	
		Essex Centerbrook Office Main Street and Route 9A (Centerbrook)	
		Groton Groton Office 799 Long Hill Road	
		Mystic Office Broadway and East Main Street (Mystic)	
		Waterford Waterford Office Boston Post Road at Clark Lane	
Nutmeg Federal Savings and Loan Association North Street Shopping Center Danbury 06810	..	.....	9,217
Windsor Federal Savings and Loan Association 250 Broad Street Windsor 06095	3	Granby Granby Office 1 Bank Street	46,283
		Windsor Poquonock Office 1769 Poquonock Avenue (Poquonock)	
		Wilson Office 258 Windsor Avenue (Wilson)	
Total 20 Associations	**104 Branches**	**Total Assets**	**$3,228,894**

Directory

BRANCH OFFICES

State Banks and Trust Companies

Name and location of main office	Number of branches	Location of branches
Amity Bank Corp. 128 Amity Road Woodbridge 06525	1	Branford Branford Office 620 West Main Street
Bank of New Haven 209 Church Street New Haven 06510	1	New Haven Whalley-Norton Office 395 Whalley Avenue
Bank of Trumbull 955 White Plains Road Trumbull 06611	2	Newtown Newtown Office 79 South Main Street
		Trumbull Industrial Office 115 Merritt Boulevard
Charter Oak Bank and Trust Company 90 Pearl Street, Hartford 06103	3	Hartford Goodwin Park Office Broad Street at Maple Avenue
		New Park-Prospect Office 400 New Park Avenue
		West Hartford West Hartford Center Office 55 South Main Street
Chester Bank Chester 06412	1	Chester 20 Water Street
Citizens Bank and Trust Company 211 New London Turnpike Glastonbury 06033	4	Columbia Columbia Office Route 66
		Glastonbury South Glastonbury Office Main and Water Streets (South Glastonbury)
		Hebron Hebron Office Route 66
		Marlborough Marlborough Office Route 66
Citytrust 961 Main Street Bridgeport 06602	32	Bethel Bethel Office 146 Greenwood Avenue
		Bridgeport East Side Office 1071 East Main Street
		North End Office 2093 Main Street
		Stratford Avenue Office 1915 Stratford Avenue
		West Side Office 1460 State Street
		Brookfield Brookfield Office Route 7, Federal Road
		Cheshire Cheshire Office 975 South Main Street
		Danbury Danbury Office 234 Main Street
		Shelter Rock Office Shelter Rock Road
		Stony Hill Office Route 6 and Payne Road

Name and location of main office	Number of branches	Location of branches
		Darien Darien Office Boston Post Road and Old Kings Highway, North
		Fairfield Fairfield Office 1401 Post Road
		Fairfield Woods Office 2272 Black Rock Turnpike
		Greenfield Hill Office 161 Hillside Road
		Middlebury Middlebury Office Middlebury Road
		Milford Milford Office 370 Boston Post Road
		Monroe Monroe Office 456 Monroe Turnpike
		Naugatuck Naugatuck Office 198 Meadow Street
		Newtown Newtown Office Church Hills and Commerce Roads
		Norwalk South Norwalk Office 50 Washington Street (South Norwalk)
		Ridgefield Ridgefield Office 125 Danbury Road
		Stratford Paradise Green Office 3226 Main Street
		Stratford Trust Office 2366 Main Street
		Trumbull Trumbull Office Quality Street
		Waterbury Highland Avenue Office 326 Highland Avenue
		Lakewood-Wolcott Office 1030 Wolcott Street
		South Main Office 1100 South Main Street
		Waterbury National Office 195 Grand Street
		Waterbury Plaza Office 252 Chase Avenue
		Watertown Watertown Office 712 Main Street
		Wilton Wilton Office 34 Danbury Road
		Woodbury Woodbury Office Sherman Hill Road
Colonial Bank 81 West Main Street Waterbury 06720	65	Branford Branford Office 325 East Main Street

Name and location of main office	Number of branches	Location of branches
		Bridgewater Bridgewater Office Main Street
		Bristol Bristol Office 538 Middle Street
		Brookfield Brookfield Office Route 7
		Cheshire Cheshire Office 330 South Main Street
		Maplecroft Shopping Center Office Maplecroft Shopping Plaza
		Derby Derby Office Thompson Plaza
		East Hartford East Hartford Office 403 Main Street
		East Haven East Haven Office 318 Main Street
		Farmington Farmington Office The Exchange
		Tunxis College Corners Office Routes 6 and 177
		Unionville Office 2 South Main Street (Unionville)
		Guilford Guilford Office 1069 Post Road
		Hamden Hamden Office 2340 Dixwell Avenue
		State Street Office 1946 State Street
		Hartford Main Street Office 915 Main Street
		Trumbull Street Office 200 Trumbull Street
		Kent Kent Office Kent Green Shopping Plaza Route 7
		Meriden Meriden East Office 652 East Main Street
		Meriden Mall Office 20 East Main Street
		Middlebury Middlebury Office 503 Middlebury Road
		Milford Milford Office 68 South Broad Street
		Naugatuck Naugatuck Office 275 Church Street
		New Haven Church Street Office 135 Church Street

Name and location of main office	Number of branches	Location of branches
		College Plaza Office 35 College Street
		Fair Haven Office 215 Grand Avenue
		Foxon Office 87 Foxon Street
		Westville Office 838 Whalley Avenue
		Whitney Avenue Office 107 Whitney Avenue
		Wooster Square Office 673 Chapel Street
		New Milford
		Candlewood Valley Office New Milford Shopping Center Route 7
		Green Drive-In Office 49 Main Street
		New Milford Office 23 Main Street
		Park Lane Office 89 Park Lane
		Newington
		Newington Office 260 Hartford Avenue
		North Haven
		North Haven Office 91 Washington Avenue
		Plainville
		East Street Office 48 East Street
		New Britain Avenue Office 167-171 New Britain Avenue
		West Main Street Office 62 West Main Street
		Sharon
		Sharon Office Gay Street
		Southbury
		Heritage Village Office Financial Center
		Southbury Plaza Office Intersection of Routes I-84 and 67
		Thomaston
		Thomaston Office 155 Main Street
		Torrington
		Torrington East Office 1313 East Main Street
		Torrington Central Office 61 Main Street
		Torrington North Office 401 Main Street
		Torrington South Office 32 South Main Street
		Wallingford
		Wallingford North Office 938 North Colony Road
		Waterbury
		Colonial Plaza Office 95-100 Thomaston Avenue
		East End Office 64 Store Avenue

Name and location of main office	Number of branches	Location of branches
		Jefferson Square Office 1 Jefferson Square
		Motor Bank Office 165 Freight Street
		Naugatuck Valley Mall Office 920-62 Wolcott Street
		North Square—Waterbury Office 232 North Elm Street
		Scott Road Office 2586 East Main Street
		Watertown Watertown Office 545 Main Street
		Watertown Plaza Office 1171 Main Street
		West Hartford New Park Avenue Office 440 New Park Avenue
		West Haven Baybrook Office 20 Ocean Avenue
		Orange Avenue Office Melroy Road
		West Haven Office 531 Campbell Avenue
		Wethersfield Wethersfield Office 150 Silas Deane Highway
		Wolcott Wolcott Office 826 Wolcott Road
		Woodbury Woodbury Office Main Street
		Cayman Islands Cayman Islands Office P.O. Box 500 Grand Cayman Islands Cayman Islands, BWI
Community Banking Company Route 139 North Branford 06471	9	Clinton Clinton Office 88 West Main Street
		Deep River Deep River Office 151 Main Street
		Durham Durham Office 160 Main Street
		East Haven Foxon Office Route 80 and Thompson Street
		Essex Essex Office Main Street (Centerbrook)
		Guilford Guilford Office 1001 Boston Post Road
		Madison Madison Office Route 79 and Bradley Road
		North Branford Northford Office Routes 17 and 22 (Northford)

Name and location of main office	Number of branches	Location of branches
		Old Saybrook Old Saybrook Office 723 Boston Post Road
Connecticut Bank and Trust Company One Constitution Plaza Hartford 06115	89	Avon Office 392 West Main Street
		Bloomfield Bloomfield Office 836 Park Avenue
		Branford Branford Office West Main Street and Short Beach Road
		Bridgeport Bridgeport Office One Lafayette Circle
		Bristol Bristol Centre Mall Office North Main Street
		Bristol Plaza Office 641 Farmington Avenue
		North Side Office 53 North Street
		Brookfield Brookfield Office 154 Federal Road
		North Brookfield Plaza Office Federal Road—Route 7
		Brooklyn Brooklyn Office Brooklyn Shopping Center
		Clinton Clinton Office Main Street
		East Office 110 East Main Street
		Coventry Coventry Office Route 44A
		Cromwell Cromwell Office 526 Main Street
		Danbury Danbury Office 342 Main Street
		Plumtrees Plaza Office Plumtrees Shopping Center—Route 6
		Darien Darien Office CBT Plaza Post Road
		East Hampton East Hampton Office 9 East High Street
		East Hartford East Hartford Office 805 Main Street
		Ellington Road Office 303 Ellington Road
		Founders Plaza Office 111 Founders Plaza
		East Lyme Niantic Office 21 Pennsylvania Avenue (Niantic)

Name and location of main office	Number of branches	Location of branches
		Enfield Enfield Office 900 Enfield Street
		Fairfield Fairfield Office 2600 Post Road
		Groton Groton Office 738 Long Hill Road
		Haddam Higganum Office The Village—Route 81
		Hamden Hamden Office Whitney Avenue at Haverford Street
		Hartford Asylum Avenue Office 1075 Asylum Avenue
		Asylum Hill Office 100 Farmington Avenue
		Blue Hills Avenue Office 701 Blue Hills Avenue
		Capitol Office 414 Asylum Avenue
		Main Street Office 760 Main Street
		New Britain Avenue Office 401 New Britain Avenue
		Park Street Office 147 Washington Street
		Pearl Street Office 111 Pearl Street
		Terry Square Office 2275 Main Street
		University of Hartford Office 200 Bloomfield Avenue
		West End Office 560 Farmington Avenue
		Killingly Danielson Office 177 Main Street (Danielson)
		Killingworth Killingworth Office Route 81
		Madison Madison Office Sampson Rock Drive
		Manchester Main Office 893 Main Street
		North Main Office 14 North Main Street
		Parkade Office 354½ Middle Turnpike, West
		Mansfield Mansfield Office Route 44A
		University of Connecticut Office University Plaza (Storrs)
		Meriden Meriden East Main Office 50 East Main Street

Name and location of main office	Number of branches	Location of branches
		Meriden Square Office Lewis Road
		Middletown Middletown Office 267 Main Street
		Washington Plaza Office 875 Washington Street
		Milford Milford Office 190 South Broad Street
		New Canaan New Canaan Office 36 Elm Street
		New Haven Chapel Square Office 900 Chapel Street
		Church Street Office 263 Church Street
		Columbus Plaza Office One Columbus Plaza
		Whalley Avenue Office Corner Whalley Avenue and Sherman Avenue
		New London Union-New London Office 61 State Street
		Newington Newington Office 1220 Main Street
		Newtown Newton Office 30 Church Hill Road
		Norwalk Norwalk Office 11 Belden Avenue
		West Norwalk Office U.S. Route 1
		Westport Plaza Office 604 Westport Avenue
		Norwich Norwichtown Office 71 Town Street
		Norwich-Thames Plaza 1 Thames Plaza
		West Side Office 457 West Main Street
		Plainfield Moosup Office 28 Main Street (Moosup)
		Plainfield Office 40 Railroad Avenue
		Plainville Plainville Office Route 72 & Metacomet Road
		Ridgefield Ridgefield Office 90 Danbury Road
		Somers Somers Office Main Street
		Stafford Stafford Springs Office 1 East Main Street

Name and location of main office	Number of branches	Location of branches
		Stamford Stamford Office Four Landmark Square
		High Ridge Office 992 High Ridge Road
		Newfield Office 583 Newfield Avenue (Newfield)
		Torrington Torrington Office 112 South Main Street
		Vernon Rockville Office 42 East Main Street (Rockville)
		Wallingford Wallingford Office 100 Center Street
		Waterford Waterford Office 157 Boston Post Road
		West Hartford Bishops Corner Office 774 North Main Street
		Elmwood Office 1161 New Britain Avenue
		Prospect Plaza Office 20 Kane Street
		West Hartford Office 4 Main Street
		West Haven West Haven Office 502 Sawmill Road
		Westbrook Westbrook Office Boston Post Road
		Wethersfield Wethersfield Office 600 Silas Deane Highway
		Willimantic Willimantic Office 779 Main Street
		Windsor Windsor Office 208 Broad Street
		Winsted Winsted Office 44 Elm Street
		Bahamas Bahamas Office c/o Bank of New Providence Trust Company, Ltd. 7 Norfolk House Frederick Street Nassau, Bahamas
Connecticut Women's Bank 100 Mason Street Greenwich 06830	..	
Fidelity Trust Company 129 Atlantic Street Stamford 06904	8	Darien Darien Office 777 Post Road
		Stamford Bull's Head Office Junction High Ridge and Long Ridge Roads
		East Main Street Office 799 Main Street

Name and location of main office	Number of branches	Location of branches
		Motor Bank Office Cold Spring Road
		Prospect-Grove Office 117 Prospect Street
		Springdale Office 898 Hope Street
		Summer-North Office 911 Summer Street
		Turn of River Office 891 High Ridge Road
First Bank One Church Street New Haven 06510	36	Branford Branford Center Office 1016 Main Street
		Branford Office 119 Montowese Street
		Derby Derby Office Pershing Drive
		East Haven East Haven Office 170 Main Street
		East Lyme East Lyme Office 125 Boston Post Road
		Guilford Guilford Office 916 Boston Post Road
		Hamden Hamden Office 2305 Whitney Avenue
		Hartford Financial Plaza Office One Financial Plaza
		Franklin Avenue Office 632 Franklin Avenue
		South Green Office 157 Main Street
		Milford Devon Office 205 Bridgeport Avenue (Devon)
		Milford Office 21 Broad Street
		Post Center Office 1201 Boston Post Road
		New Haven Broadway Office 88 Broadway
		Dixwell Plaza Office 224 Dixwell Avenue
		East Street Office 320 East Street
		Edgewood Park Office 105 Derby Avenue
		Howard Avenue Office 696 Howard Avenue
		Long Wharf Office 250 Sargent Drive
		Orange Street Office 84 Orange Street
		Orange Street Office 175 Orange Street

Name and location of main office	Number of branches	Location of branches
		Upper Church Office 215 Church Street
		New London New London Office 412 Ocean Avenue
		North Haven Quinnipiac Office 101 Quinnipiac Avenue
		North Haven Office 35 Washington Avenue
		State Street Office 377 State Street
		Orange Orange Office 7 Old Tavern Road
		Wallingford Wallingford Office 950 North Colony Road
		Waterford Waterford Office 68 Boston Post Road
		West Hartford Farmington Avenue Office 1245 Farmington Avenue
		Park Road Office 91 Park Road
		West Haven Allingtown Office 138 Orange Avenue (Allingtown)
		Savin Rock Office 200 Captain Thomas Boulevard
		West Haven Office 597 Campbell Avenue
		Westbrook Westbrook Office Boston Post Road
		Grand Cayman Islands, B.W.I. Grand Cayman Office Grand Cayman Island
First Stamford Bank and Trust Company 120 Bedford Street Stamford 06904	4	Stamford Broad Street Office 33 West Broad Street
		High Ridge Office 945 High Ridge Road
		Hope Street Office 324 Hope Street
		Summer Street Office 2777 Summer Street
Glastonbury Bank and Trust Company 2461 Main Street Glastonbury 06033	4	Colchester Colchester Office 16 Norwich Avenue
		East Hartford East Hartford Office 29 Main Street
		Portland Portland Office 255 Main Street
		Rocky Hill Silas Deane Office Town Line Road
Home Bank and Trust Company 400 East Main Street Meriden 06450	9	Cheshire Cheshire Office 28 South Main Street

Name and location of main office	Number of branches	Location of branches
		North Cheshire Office 1289 Milldale Road
		Meriden Downtown Office 16 Colony Street
		West Side Office 540 West Main Street
		Middletown Middletown Office 111 Washington Street
		Norwich Norwich Office 725 Boswell Avenue
		Prospect Prospect Office Route 69, Waterbury-Prospect Road
		Rocky Hill Rocky Hill Office 1813 Silas Deane Highway
		Wallingford Wallingford Office 123 Quinnipiac Street
Housatonic Bank and Trust Company Division Street Ansonia 06401	..	
Jewett City Trust Company 28 Main Street Jewett City 06351	..	
Lafayette Bank and Trust Company 345 State Street Bridgeport 06601	6	Bridgeport Barnum Avenue Office 1640 Barnum Avenue
		Lafayette Plaza-Drive Up 365 Broad Street
		Lafayette Plaza-Mall Office 303 State Street
		North End Office 975 Madison Avenue
		Fairfield Fairfield Office 1643 Post Road
		Trumbull Trumbull Office 5065 Main Street
Manchester State Bank 1041-1043 Main Street Manchester 06040	1	Manchester K-Mart Plaza Office 205 Spencer Street (inside Edwards Food Warehouse)
Mattatuck Bank and Trust Company 49 Leavenworth Street Waterbury 06720	4	Waterbury Chase Avenue and Cooke Street Office Chase and Cooke Street
		Frost and Meriden Roads Office 499 Frost Road
		Town Plot Office 299 Fairfield Avenue
		Watertown Oakville Office 461 Main Street (Oakville)
Merchants Bank and Trust Company 59 Wall Street Norwalk 06852	3	Norwalk East Norwalk Office Cemetery Road (East Norwalk)
		Motor Bank Isaac-Leonard Streets
		Westport Avenue Office 299 Westport Avenue

Name and location of main office	Number of branches	Location of branches
Meriden Trust and Safe-Deposit Company 14 West Main Street, Meriden 06450	1	Meriden Harbor Brook Office 100 Hanover Street
New Britain Bank and Trust Company 235 Main Street New Britain 06050	6	Berlin Berlin Office Webster Square New Britain East End Office 260 Newington Avenue Newbrite Plaza Office 202 East Main Street West Main Office 741 West Main Street Newington Newington Office 112 Market Square Rocky Hill Rocky Hill Office 2270 Silas Deane Highway
New Canaan Bank and Trust Company Elm Street New Canaan 06840	..	
New England Bank and Trust Company 9 Hazard Avenue Enfield 06082	2	Ellington Ellington Office 4 West Road Somers Somers Office Route 190-Main Street
New Milford Bank and Trust Company 55 Main Street New Milford 06776	..	
North American Bank and Trust Company 1131-1151 Stratford Avenue Stratford 06497	4	Bristol Bristol Office 888 Farmington Avenue Monroe Monroe Plaza Route 111 Stratford Oronoque Office 4949 Main Street Wolcott Wolcott Office 1776 Meriden Road
Norwich State Bank and Trust Company 586-590 West Main Street Norwich 06360	2	Norwich Franklin Square Office 196 Main Street Norwichtown Office 204 Sturtevant Street
Putnam Trust Company of Greenwich 10 Mason Street Greenwich 06831	6	Greenwich Banksville Office 1073 North Street Glenville Office Glen Plaza Shopping Center (Glenville) Greenwich Avenue Office 197 Greenwich Avenue Riverside Office Thruway Shopping Center (Riverside) Riverside Operations Office 1150 East Putnam Avenue (Riverside) West Putnam Avenue Office 500 West Putnam Avenue
Salisbury Bank and Trust Company Main Street Lakeville 06039	1	Salisbury Salisbury Office Main Street

Name and location of main office	Number of branches	Location of branches
Security Bank and Trust 44 Jerome Avenue Bloomfield 06002	1	West Hartford West Hartford Office 322 North Main Street
Seymour Trust Company 115 Main Street Seymour 06483	1	Oxford Oxford Office 256 Oxford Road
Simsbury Bank and Trust Company 760 Hopmeadow Street Simsbury 06070	5	Avon Avon Office 310 West Main Street
		Canton Canton Office Route 44
		East Granby East Granby Office 58 Rainbow Road
		Granby Granby Office 25 East Granby Road
		Simsbury West Simsbury Office 244 Farms Village Road (West Simsbury)
South Windsor Bank and Trust Company 1033 John Fitch Boulevard South Windsor 06074	3	East Windsor East Windsor Office Bassdale Shopping Plaza
		Ellington Ellington Office Five-Corners Plaza
		South Windsor Wapping Office Sullivan Avenue Shopping Center
Southington Bank and Trust Company 22 Main Street Southington 06489	3	Southington Milldale Office Corner of Old Turnpike Road and Route 66 (Milldale)
		Plantsville Office 9 West Main Street (Plantsville)
		Queen Street Office 888 Queen Street
Terryville Trust Company 128 Main Street Terryville 06786	2	Bristol Hub 6 Office 99 Farmington Avenue
		Plymouth Plaza Office 219 Main Street (Terryville)
Union Trust Company Church and Elm Streets New Haven 06502	55	Ansonia Ansonia Office 357 Main Street
		Bethel Bethel Office 160 Greenwood Avenue
		Branford Branford Office Laurel and Main Streets
		Danbury Airport Office Sugar Hollow Road
		Commerce Park Office Route 6 and Eagle Road
		Danbury Office 210 Main Street
		Hayestown Office Hayestown Avenue and Padanaram
		North Gate Office Federal and I-84

Name and location of main office	Number of branches	Location of branches
		Darien Darien Office 946 Post Road
		Goodwives Plaza Office Goodwives Shopping Plaza
		Noroton Heights Office 340 Heights Road (Noroton Heights)
		Derby Derby Office Route 34
		Greenwich Glenville Office Glenville Road (Glenville)
		Greenwich Office One Lafayette Place
		Greenwich Plaza Office Greenwich Railroad Station
		Old Greenwich Office 200 South Beach Avenue (Old Greenwich)
		Groton Groton Office Groton Shopping Center Kings Highway
		Hamden Hamden Office 1220 Dixwell Avenue
		Hamden Plaza Office 2100 Dixwell Avenue
		Madison Madison Office 600 Boston Post Road
		Milford Milford Office 215 Cherry Street
		New Canaan New Canaan Office 82 Main Street
		Park Street Office 96 Park Street
		South Main Street Office 152 South Main Street
		New Haven Amity Office 71 Amity Road—Route 63
		George Street Office 270 George Street
		New London Winthrop Office 310 State Street
		Friendship Office 227 Willetts Avenue
		New Milford New Milford Office 189 Danbury Road
		Newtown Newtown Office 7 Queen Street
		North Haven North Haven Office 555 Washington Avenue
		Norwalk Norwalk Office 637 West Avenue

Name and location of main office	Number of branches	Location of branches
		Post Road Office Post Road and Richards Avenue
		Old Saybrook Old Saybrook Office Route 1 and Elm Street
		Redding Georgetown-Redding Office Old Mill Road (Georgetown)
		Ridgefield North Ridgefield Office 50 Danbury Road
		Ridgefield Office 368 Main Street
		Southbury Southbury Office Main Street and Union Square
		Stamford Champion Plaza Office Tresser Boulevard and Atlantic Street
		Elm Street Office 597 Elm Street
		Glenbrook Office Hope Street (Glenbrook)
		High Ridge Office High Ridge and Buxtum Farms Roads
		Stamford Executive Office 300 Main Street
		Ridgeway Office Ridgeway Shopping Center
		Summer Street Office 600 Summer Street
		Washington Boulevard Office 868 Washington Boulevard
		West Main Street Office 1990 West Main Street
		Stonington Olde Mystick Village Office (Mystic)
		Trumbull Trumbull Office Hawley Lane Shopping Center
		Wallingford North Colony Office 670 North Colony Road
		Wallingford Office 86 North Main Street
		West Haven West Haven Office 369 Main Street
		Wilton South Wilton Office 4 Danbury Road (South Wilton)
		Wilton Office Wilton Center
		Bahamas 50 Shirley Street P.O. Box 100 Nassau, Bahamas
Union Trust Company of Bridgeport 180 Fairfield Avenue Bridgeport 06605	..	
United Bank & Trust Company 101 Pearl Street Hartford 06103	17	Bristol Bristol Office 200 Main Street

Name and location of main office	Number of branches	Location of branches
		Farmington Avenue Office 1232 Farmington Avenue
		Forestville Office 26 East Main Street (Forestville)
		Prospect Street Office 36 Prospect Street
		East Hartford East Hartford Office 577 Burnside Avenue
		East Hartford East Windsor Office Main Street (Broadbrook)
		Essex Essex Office 20 Main Street
		Hartford Albany Avenue Office 919 Albany Avenue
		Maple Avenue Office 790 Maple Avenue
		Constitution Plaza Office One American Row
		Middletown Middletown Office 524 South Main Street
		New Hartford New Hartford Office Main Street
		Old Lyme Old Lyme Office Boston Post Road
		Portland Portland Office 269 Main Street
		West Hartford Bishop's Corner Office 2481 Albany Avenue
		West Hartford Office 125 LaSalle Road
		Windsor Windsor Office 494 Windsor Avenue
Valley Bank and Trust Company 189 State Street Bridgeport 06604	2	Shelton Huntington Office Huntington Plaza
		Shelton Office 100 Center Street
Village Bank and Trust Company 25 Prospect Street Ridgefield 06877	..	
Westport Bank and Trust Company 87 East State Street Westport 06881	4	Weston Weston Office Weston Shopping Center
		Westport Drive-In 100 Post Road East
		Greens Farms Office 1111 Post Road East
		Saugatuck Office Franklin and Charles Streets
Willimantic Trust Company 676 Main Street Willimantic 06226	6	Killingly Danielson Office 84 Main Street (Danielson)

Name and location of main office	Number of branches	Location of branches
		Killingly Office Routes 12 and 101 (Dayville)
		Mansfield Eastbrook Office 95 Storrs Road
		Mansfield Office Route 44A
		Storrs Office Dog Lane (Storrs)
		Willimantic Plaza Office 1589 West Main Street
Windsor Bank and Trust Company Old Windsor Mall Windsor 06095	1	Windsor Poquonock Office 2100 Poquonock Avenue
Total domestic branches	400	
Total foreign branches	4	

Directory
BRANCH OFFICES

Savings Banks

Name and location of main office	Number of branches	Location of branches
American Savings Bank 178 Main Street New Britain 06050	12	Avon Avon Office Old Farms Center Route 44 Glastonbury Glastonbury Office Glen Lochen Development Killingworth Killingworth Office Route 81 and Greenhill Road Mansfield Mansfield Office East Brook Mall New Britain Allen Plaza Office 252 Allen Street Brittany West Office Hartford Road West Main Office 655 West Main Street Newington Newington Office 1133 Main Street Plainville Plainville Office 121 East Main Street Simsbury Simsbury Office Drake Hill Mall 720 Hopmeadow Street West Hartford West Hartford Office South Main Street and Sedgwick Road Wethersfield Wethersfield Office 25 Wells Road
The Banking Center 60 North Main Street Waterbury 06720	17	Bethel Bethel Office 2 Stony Hill Road Bethel Center Office 98 Greenwood Avenue (Inside Bethel Food Market) Cheshire Maplecroft Plaza Office 197 Highland Avenue South Cheshire Office 1021 South Main Street Darien Darien Office 878 Post Road Prospect Prospect Office Prospect Road Route 69 Waterbury Colonial Plaza Office 155 Thomaston Avenue Hopeville Office 100 Piedmont Street Mill Plain Office 281 Meriden Road Naugatuck Valley Mall Office 800 Wolcott Street

Name and location of main office	Number of branches	Location of branches
		Waterbury Plaza Office 176 Chase Avenue
		Town Plot Office 761 Highland Avenue
		Watertown Oakville Office 423 Main Street (Oakville)
		Straits Turnpike Office Straits Turnpike
		Westport Westport Office 48 Post Road East
		Wilton Wilton Office 221 Danbury Road
		Wolcott Wolcott Office 815 Wolcott Road
Berlin Savings Bank 346 Main Street Kensington 06037	5	Berlin Ferndale Plaza Office 51 Chamberlain Highway (Kensington)
		Webster Square Office 167 Webster Square Road
		Middlefield Coginchaug Office Main Street and Strickland Road
		Rocky Hill Cold Spring Office 945 C Cromwell Avenue
		Rocky Hill Office 1 Dividend Road
Branford Savings Bank 45 South Main Street Branford 06406	1	North Branford North Branford Office Route 80
Bristol Savings Bank 150 Main Street Bristol 06010	5	Bristol Forestville Office 793 Pine Street (Forestville)
		Plaza Office 647 Farmington Avenue
		Burlington Burlington Office "On the Green"
		Plainville Plainville Office 51 East Main Street
		Plymouth Terryville Office North Riverside Avenue (Terryville)
Brooklyn Savings Bank 145 Main Street Danielson 06239	1	Canterbury Canterbury Office Routes 14 and 169
Burritt Mutual Savings Bank of New Britain 267 Main Street, New Britain 06050	9	Glastonbury Gideon Welles Office 119 Hebron Avenue
		Hebron Martha Crow Phelps Office Wall Street
		New Britain Old Copper Mine Office 392-394 South Main Street
		Elam-Slater Office Slater Road

Name and location of main office	Number of branches	Location of branches
		Newington Stony Ridge Office 210 Hartford Avenue
		Trolley Tressle Office 723 New Britain Avenue
		Rocky Hill Wether-Rock Office Town Line Road
		Simsbury Major John Talcott Office 920 Hopmeadow Road
		West Hartford Corbins Corner Office
Central Bank for Savings 43 East Main Street Meriden 06450	6	Durham Durham Office 152 Main Street
		Enfield Enfield Office 138 Weymouth Road
		Mansfield Mansfield Office 596 Middle Turnpike
		Meriden Centennial Plaza Office West Main Street and Centennial Plaza
		East Main Office East Main & Gravel Streets
		Meetinghouse Village Office Scott Street
Chelsea Savings Bank 1 Franklin Square Norwich 06361	1	Norwich Norwichtown Mall Office 42 Town Street
Citizens Savings Bank 65 Bank Street Stamford	3	Stamford Glenbrook Office 275 Hope Street
		Ridgeway Office 2284 Summer Street
		Shippan Office 417 Shippan Avenue
City Savings Bank of Bridgeport 948 Main Street Bridgeport 06601	11	Bridgeport Beardsley Park Office 2574 East Main Street
		Madison Avenue Office 880 Madison Avenue
		Fairfield Circle Plaza Office 1240 Kings Highway Cutoff
		Fairfield Office 1997 Blackrock Turnpike
		Greenwich Cos Cob Office 211 East Putnam Avenue (Cos Cob)
		Monroe Monroe Office 590 Main Street
		Shelton Huntington Office 28 Huntington Street (Huntington)
		Stratford Oronoque Office 7365 Main Street
		Paradise Green Office 3621 Main Street

Name and location of main office	Number of branches	Location of branches
		Stratford Dock Office 955 Ferry Boulevard
		Trumbull Trumbull Office 5065 Main Street
City Savings Bank of Meriden 14 West Main Street Meriden 06450	1	Meriden Harbor Brook Office 100 Hanover Street
City Savings Bank of Middletown 211 South Main Street Middletown 06457	3	East Hampton East Hampton Office 8 East High Street
		Haddam Higganum Office Route 9A (Higganum)
		Middletown Downtown Office 393 Main Street
Collinsville Savings Society 136 Main Street Collinsville 06022	..	
Connecticut Savings Bank 47 Church Street New Haven 06510	17	Cheshire Cheshire Office 219 South Main Street
		Clinton Clinton Office 77 West Main Street
		East Haven East Haven Office 10 Frontage Road
		Hamden Central Hamden Office 2427 Whitney Avenue
		Spring Glen Office 1655 Whitney Avenue
		Madison North Madison Office 494 Old Toll Road
		New Haven Chapel Square Office 900 Chapel Street
		Fair Haven Office 222 Grand Avenue
		Foxon Office 391 Foxon Boulevard
		Howard Sylvan Office 896 Howard Avenue
		Orange Audubon Office 356 Orange Street
		Whalley Norton Office 388 Whalley Avenue
		North Branford Northford Office 1409 Middletown Avenue (Northford)
		North Haven North Haven Office 80 Washington Avenue
		Orange Orange Office 88 Boston Post Road
		West Haven West Haven Office 574 Campbell Avenue

Name and location of main office	Number of branches	Location of branches
		Woodbridge Woodbridge Office 260 Amity Road
Deep River Savings Bank 141 Main Street Deep River 06417	2	Clinton Clinton Office East Main Street
		Old Lyme Old Lyme Office Boston Post Road
Derby Savings Bank One Elizabeth Street Derby 06418	4	Derby East Derby Office 435 New Haven Avenue
		Shelton Huntington Office 506 Shelton Avenue (Huntington)
		Shelton Office 502 Howe Avenue
		White Hills Office 121 Maple Avenue
Dime Savings Bank of Norwich 33 Broadway Street Norwich 06360	2	Ledyard Ledyard Office 758 Colonel Ledyard Highway
		Norwich Barkers Office Salem Turnpike, Route 82
Dime Savings Bank of Wallingford 2 North Main Street Wallingford 06492	4	Cheshire Cheshire Office 595 Highland Avenue
		North Haven Montowese Office 47 Middletown Avenue
		Wallingford East Side Office 841 East Center Street
		Turnpike Office 7 North Turnpike Road
Essex Savings Bank 17 Main Street Essex 06426	2	Old Lyme Old Lyme Office Routes 156 and 51
		Old Saybrook Old Saybrook Office 155 Main Street
Fairfield County Savings Bank 67 Wall Street Norwalk 06852	2	Norwalk Cranbury Office 26 Chestnut Hill Road
		Rowayton Office McKinley Street and Rowayton Avenue
Farmers and Mechanics Savings Bank of Middletown 225 Main Street Middletown 06457	6	Colchester Colchester Office Colchester Shopping Center
		Cromwell Cromwell Main Office 327 Main Street
		Cromwell Square Office 61 Shunpike Road
		Middletown Middletown Shopping Plaza Office 846 Washington Street
		South Farms Office 200 East Main Street Extension
		Montville Montville Office Midway Shopping Center Route 32

Name and location of main office	Number of branches	Location of branches
Farmington Savings Bank 32 Main Street Farmington 06032	3	Farmington Market Plaza Office Routes 6 and 177 Unionville Office 1845 Farmington Avenue (Unionville) West Hartford Westfarms Mall Office Westfarms Mall
Groton Savings Bank Bank Square Mystic 06355	4	Groton Center Groton Office 1319 Gold Star Highway Long Hill Office 681 Long Hill Road North Stonington North Stonington Office Route 2 Stonington Pawcatuck Office 116 West Broad Street (Pawcatuck)
Guilford Savings Bank 1 Park Street Guilford 06437	..	
Jewett City Savings Bank 111 Main Street Jewett City 06351	2	Brooklyn Brooklyn Office Route 6 and Brickyard Road Plainfield Central Village Office Route 12 (Central Village)
Liberty Bank for Savings 315 Main Street Middletown 06457	11	Cromwell Cromwell Office 2 Willowbrook Road East Lyme East Lyme Office 170 Flanders Road Haddam Haddam Office Bridge Street and Route 9A Marlborough Marlborough Office Route 66 and Independence Drive Middletown Metro Square Office Main and College Streets Pameacha Office 464 South Main Street Old Saybrook Old Saybrook Office 90 Main Street Portland Portland Office 245 Main Street Stonington Mystic Office Olde Mistick Village Waterford Quaker Hill Office Route 32 and Maple Road (Quaker Hill) Waterford Office 165 Boston Post Road
Litchfield Savings Bank West Street Litchfield 06759	4	Litchfield Big Value Office Route 202—Main Street (Bantam)

Name and location of main office	Number of branches	Location of branches
		Crutch and MacDonald Office Corner West and South Streets
		Salisbury Lakeville Office Main Street (Lakeville)
		Washington Washington Depot Office Bryan Memorial Plaza (Washington Depot)
Mechanics and Farmers Savings Bank of Bridgeport 930 Main Street, Bridgeport 06601	12	Bridgeport Boston Avenue Office 250 Boston Avenue
		North End Office 2427 Main Street
		Darien Darien Office 9 Tokeneke Road
		Fairfield Fairfield Center Office 1275 Post Road
		Fairfield Office 784 Villa Avenue
		Greenwich Greenwich Office West Putnam Avenue
		Old Greenwich Office 24 Arcadia Road (Old Greenwich)
		Monroe Monroe Office 495 Monroe Turnpike
		Stratford Stratford Office 2855 Main Street
		Shakespeare Office 951 Stratford Avenue
		Trumbull Trumbull Office 915 White Plains Road
		Westport Westport Office 184 Main Street
Mechanics Savings Bank 80 Pearl Street Hartford 06103	11	Avon Avon Office 21 West Main Street
		Bloomfield Bloomfield Office 275 Cottage Grove Road
		COPACO Office 335 Cottage Grove Road (Inside COPACO Supermarket)
		East Hartford East Hartford Office 1491 Silver Lane
		Hartford Farmington Avenue Office 202 Farmington Avenue
		Park Street Office 680 Park Street
		West Hartford Bishop's Corner Office 722 North Main Street
		Elmwood Office 1126 New Britain Avenue
		West Hartford Center Office 124 LaSalle Road

Name and location of main office	Number of branches	Location of branches
		Wethersfield Wethersfield Office 364 Silas Deane Highway
		Windsor Windsor Office 156 Broad Street
Milford Savings Bank 33 Broad Street Milford 06461	1	Milford Woodmont Office GranCentral Plaza 259 Merwin Avenue
Moodus Savings Bank W. F. Palmer Road Moodus 06469	..	
National Savings Bank 950 Chapel Street New Haven 06502	4	Hamden Hamden Plaza Office 2100 Dixwell Avenue
		New Haven Amity Office 156 Amity Road
		Orange Orange Office 532 Boston Post Road
		West Haven West Shore Office 224 Captain Thomas Boulevard
Naugatuck Savings Bank 251 Church Street Naugatuck 06771	2	Naugatuck Plaza Office Mountview Shopping Plaza 727 Rubber Avenue
		Oxford Oxford Office 35 Old State Road
New Canaan Savings Bank 122 Main Street New Canaan 06840	2	New Canaan Drive-Up/Walk-Up Office 85 Cherry Street
		Wilton Wilton Office 33 Old Ridgefield Road
New Haven Savings Bank 195 Church Street New Haven 06502	16	East Haven East Haven Office 245 Main Street
		Hamden Hamden Office 1248 Dixwell Avenue
		Mount Carmel Office 2856 Whitney Avenue
		Whitneyville Office 1230 Whitney Avenue
		Madison Madison Office 724 Boston Post Road
		New Haven Dixwell Plaza Office 230 Dixwell Avenue
		Fair Haven Office 201 Grand Avenue
		Temple Street Office 60 Temple Street
		Westville Office 36 Fountain Street
		North Branford North Branford Office 2364 Foxon Road

Name and location of main office	Number of branches	Location of branches
		North Haven North Haven Office 110 Washington Avenue
		Orange Orange Office 34 Old Tavern Road
		Seymour Seymour Office Seymour Plaza
		West Haven Baybrook Office Baybrook Shopping Center
		West Haven Office 322 Main Street
		Woodbridge Woodbridge Office 176 Amity Road
New Milford Savings Bank 19 Main Street New Milford 06776	7	Brookfield Brookfield Office Route 7
		Kent Kent Office Bridge Street
		New Fairfield New Fairfield Office Junction Routes 37 and 39
		New Milford Boardman Terrace Office 53 Main Street
		Sharon Sharon Office Sharon Shopping Center-Route 41
		Sherman Sherman Office Routes 37 and 39
		Washington New Preston Office Routes 202 and 45 (New Preston)
Newtown Savings Bank 39 Main Street Newtown 06470	2	Bethel Bethel Office 106 Greenwood Avenue
		Southbury Southbury Office Main Street
Northwest Bank for Savings 86 Main Street Winsted 06098	3	Avon Avon Office 20 West Main Street
		West Avon Office 395 West Avon Road
		New Hartford New Hartford Office Foothills Plaza Shopping Center-Route 44
Norwalk Savings Society 48 Wall Street Norwalk 06852	3	Norwalk Caldor Plaza Office Main Avenue
		Wilton Georgetown Office Route 7 (Georgetown)
		Wilton Office 117 Old Ridgefield Road
Norwich Savings Society 4 Broadway Norwich 06361	9	Ledyard Ledyard Office Kings Highway and Route 12 (Gales Ferry)

Name and location of main office	Number of branches	Location of branches
		Lisbon Lisbon Office Route 12
		Mansfield Mansfield Office 155 Storrs Road
		Montville Montville Office Route 32 (Uncasville)
		Norwich Norwichtown Office Meadows Shopping Center 45 Town Street
		Taftville-Greenville Office One Norwich Avenue (Taftville)
		West Main Office Marcus Plaza West Main Street
		Plainfield Plainfield Office Route 12
		Stonington Mystic Office Route 27-Whitehall Avenue (Mystic)
People's Savings Bank-Bridgeport 899 Main Street Bridgeport 06602	32	Bethel Bethel Office 293 Greenwood Avenue
		Bridgeport Arcade Office 1005 Main Street
		Boston Avenue Office 58 Boston Avenue
		Boston at Success Office 1955 Boston Avenue
		Brookside Office 4551 Main Street
		East Side Office 930 East Main Street
		Lafayette Plaza Office Lafayette Plaza Shopping Center
		Madison Avenue Office 1091 Madison Avenue
		North Park Office 1728 Park Avenue
		Brookfield Brookfield Office Route 7
		Darien Darien Office 1029 Post Road
		Noroton Heights Office 72 Edgerton Street (Noroton Heights)
		Fairfield Black Rock Turnpike Office 1940 Black Rock Turnpike
		Fairfield Office 837 Post Road
		Southport Office 316 Main Street (Southport)
		Stratfield Office 133 Fairfield Woods Road
		Greenwich Greenwich Office 145 Greenwich Avenue

Name and location of main office	Number of branches	Location of branches
		Old Greenwich Office 146 Sound Beach Avenue
		Pickwick Plaza Office 3 Pickwick Plaza
		Riverside Office 1155 East Putnam Avenue (Riverside)
		Monroe Monroe Office Route 111
		Stepney Office Routes 25 and 59
		Orange Orange Office Orange Center Road
		Southbury Southbury Office Southbury Shopping Plaza Routes I-84 and 67
		Stratford Paradise Green Office 3395 Main Street
		Stratford Office 2772 Main Street
		Trumbull Hawley Lane Office 100 Hawley Lane
		Trumbull Office Main and Quality Streets
		Westport Greens Farms Office Post Road and Bulkley Avenue (Greens Farms)
		Westport Office 371 East State Street
		Westport Convenience Office 605 East State Street
		Wilton Wilton Office Route 7 (South Wilton)
People's Savings Bank of New Britain 123 Broad Street New Britain 06053	2	New Britain Columbus Plaza 150 Columbus Boulevard
		Newbrite Plaza Office 90 East Main Street
People's Savings Bank 38 East Main Street Rockville 06066	2	Vernon Vernon Circle Office Tri-City Plaza
		Central Office 551 Talcottville Road
Putnam Savings Bank 40 Main Street Putnam 06260	..	
Ridgefield Savings Bank 374 Main Street Ridgefield 06877	3	Redding West Redding Office Simpaug Turnpike (West Redding)
		Ridgefield Branchville Office Route 7 (Branchville)
		Northside Office Route 7
Savings Bank of Ansonia 211 Main Street Ansonia 06401	4	Ansonia Mini Office 165 Main Street

Name and location of main office	Number of branches	Location of branches
		Beacon Falls Beacon Falls Office 127 South Main Street
		Seymour Seymour Office 11 Klarides Village Drive
		Shelton Shelton Office 320 Coram Avenue
Savings Bank of Danbury 220 Main Street Danbury 06810	1	Danbury Uptown Office 12 Hayestown Avenue
Savings Bank of Manchester 923 Main Street Manchester 06040	12	Andover Andover Office Route 6
		Ashford Ashford Office Routes 44 and 44A
		Bolton Bolton Office Route 44A
		East Hartford Burnside Office 700 Burnside Avenue
		Putnam Bridge Office Putnam Bridge Plaza
		Manchester Burr Corners Office 1187 Tolland Turnpike
		East Center Street Office 285 East Center Street
		Hartford Road Office 469 Hartford Road
		North End Office 240 North Main Street
		Parkade Office 384A West Middle Turnpike
		Spencer Street Office 244 Spencer Street
		South Windsor South Windsor Office Sullivan Avenue
Savings Bank of New London Eugene O'Neill Drive New London 06321	9	East Lyme Niantic Office 43 Pennsylvania Avenue (Niantic)
		Groton Mystic Office 2 Denison Avenue (Mystic)
		Ledyard Gales Ferry Office Route 12 (Gales Ferry)
		Montville Montville Office Route 32 (Uncasville)
		New London New London Shopping Center Office 326-328 Bridge Approach
		Ocean Avenue Office 450 Ocean Avenue
		Plainfield Plainfield Office 16-18 Railroad Avenue

Name and location of main office	Number of branches	Location of branches
		Stonington Stonington Office Route 1 (Pawcatuck)
		Waterford The Waterfall Office 54 Boston Post Road
Savings Bank of Rockville 25 Park Street Rockville 06066	3	Somers Somers Office Main Street
		Vernon Lafayette Office 87 East Street (Rockville)
		Vernon Office Route 83 and Pitkin Road
Society for Savings 31 Pratt Street Hartford 06101	26	Avon Avon Office 394 West Main Street
		Barkhamsted Barkhamsted Office Route 44
		Bloomfield Bloomfield Office 1 Wintonbury Mall
		Colchester Colchester Office 36 South Main Street
		East Hartford East Hartford Office 1111 Main Street
		Silver Lane Office 934 Silver Lane
		East Windsor Warehouse Point Office 90 Bridge Street (Warehouse Point)
		Ellington Ellington Office 8 Church Street
		Enfield Enfield Office 800 Enfield Street (Thompsonville)
		Glastonbury Glastonbury Office 140 Hebron Avenue
		Hartford Barry Square Office 673 Maple Avenue
		Constitution Plaza Office 142 Constitution Plaza
		Franklin Avenue Office 568 Franklin Avenue
		Northwest Office 1251 Albany Avenue
		Newington Newington Office 155 Lowrey Place
		Old Saybrook Old Saybrook Office 665 Boston Post Road
		Rocky Hill Rocky Hill Office 750 Old Main Street
		Simsbury Simsbury Office 741 Hopmeadow Street

Name and location of main office	Number of branches	Location of branches
		South Windsor South Windsor Office 1765 Ellington Road
		West Hartford Bishops Corner Office 342 North Main Street
		Farmington Avenue Office 672 Farmington Avenue
		Prospect Plaza Office 20 Kane Street
		West Hartford Office 1010 Farmington Avenue
		Wethersfield Jordan Lane Office 1400 Berlin Turnpike
		Wethersfield Office 1063 Silas Deane Highway
		Windsor Windsor Office 578 Windsor Avenue
South Norwalk Savings Bank 50 North Main Street South Norwalk 06856	7	Brookfield Brookfield Office 793 Federal Road
		Darien Darien Office King's Highway and Sedgewick Avenue
		Fairfield Fairfield Office 1899 Bronson Road
		Norwalk Main Street Office 220 Main Street
		Strawberry Hill Office Westport Avenue
		Westport Westport Office 980 Post Road East
		Wilton Wilton Office 239 Danbury Road
Southington Savings Bank 121 Main Street Southington 06489	2	Southington Queen Corner Office 900 Queen Street
		South End Office 921 Meriden-Waterbury Road
Stafford Savings Bank 12 Furnace Avenue Stafford Springs 06076	1	Stafford Plaza Office Stafford Shoppers Plaza Route 190
Stamford Savings Bank 160 Atlantic Street Stamford 06904	4	Darien Darien Office 16 Corbin Drive
		Greenwich Greenwich Office 59 Mason Street
		Stamford North Stamford Office 1042 High Ridge Road
		Summer Street Office 2950 Summer Street
State Bank for Savings One Financial Plaza Hartford 06103	8	Canaan Canaan Office Main Street

Name and location of main office	Number of branches	Location of branches
		East Hartford East Hartford Office 1166 Burnside Avenue
		Enfield Enfield Mall Office 25 Hazard Avenue
		Glastonbury Glastonbury Office 3 Welles Street
		Hartford Parkville Office 1932 Park Street
		Simsbury Simsbury Office 1195 Hopmeadow Street
		West Hartford West Hartford Center Office 31 South Main Street
		West Hartford Farmington Avenue Office 1232 Farmington Avenue
Suffield Savings Bank 66 North Street Suffield 06078	3	Enfield Enfield-Scitico Office Green Manor Shopping Center Plaza Hazard Avenue
		Windsor Locks Bradley Field Office 73 Old Country Road
		Dexter Plaza Office 24 Dexter Plaza
Thomaston Savings Bank 140 Main Street Thomaston 06787	3	Harwinton Harwinton Office Route 118
		Plymouth Terryville Office 103 Main Street (Terryville)
		Watertown Watertown Office 565 Main Street
Tolland Bank 670 Tolland Stage Road Tolland 06084	2	Coventry Coventry Office Routes 31 and 44A
		Willington Willington Office Route 44 at Railroad Crossing (West Willington)
Torrington Savings Bank 129 Main Street Torrington 06791	4	Burlington Burlington Office Route 4 and Covey Road
		Canaan Falls Village Office Routes 7 and 126 (Falls Village)
		Goshen Goshen Office Route 4
		Torrington North Office 635 Main Street
Union Savings Bank of Danbury 226 Main Street Danbury 06813	4	Brookfield Brookfield Office Caldor Shopping Center-Route 7
		Danbury Barnum Office North Street and Hayestown Avenue
		Mill Plain Road Office Mill Plain Road

Name and location of main office	Number of branches	Location of branches
		New Fairfield New Fairfield Office Route 39
Willimantic Savings Institute 803 Main Street Willimantic 06226	2	Hebron Hebron Office Main Street
		Lebanon Lebanon Office Route 207
Winsted Savings Bank 654 Main Street Winsted 06098	2	East Granby East Granby Office 8 School Street
		Granby Granby Office 35 Hartford Avenue
Woodbury Savings Bank 1 Sherman Hill Road Woodbury 06798	2	Bethlehem Bethlehem Office Main Street
		Southbury Heritage Village Office 3-C Village Green Heritage Village
Total branches	348	

Directory

BRANCH OFFICES

State Supervised Savings and Loan Associations

Name and location of main office	Number of branches	Location of branches
American Savings and Loan Association 2 West Main Street Waterbury 06720	6	Middlebury Middlebury Office 444 Middlebury Road Seymour Seymour Office Klarides Shopping Plaza Waterbury East Mountain Office 1030 Hamilton Avenue Robinwood Office 1271 West Main Street Mall Area Office 835 Wolcott Street Woodbury Woodbury Office Main Street South
Connecticut Savings and Loan Association 96 Pratt Street Hartford 06115	..	
Danbury Savings and Loan Association 158 Main Street Danbury 06810	7	Bethel Bethel Office 45 Grassy Plain Street Danbury Commerce Plaza Office 71 Newtown Road New England Plaza Office 345 Main Street New Fairfield New Fairfield Office Routes 37 and 39 New Milford New Milford Office 54 Bridge Street Newtown Newtown Office 3 Queen Street Ridgefield Ridgefield Office Prospect Street
Eastern Savings and Loan Association 257 Main Street Norwich 06361	2	Griswold Jewett City Office 1 Slater Avenue Norwich West Side Office 666 West Main Street
Family Savings and Loan Association 124 Temple Street New Haven 06502	3	Guilford Guilford Office 1021 Boston Post Road North Haven North Haven Office 127 Washington Avenue Orange Orange Office 185 Boston Post Road
The Farmington Valley Savings and Loan Association Farmington Avenue, Route 4 Farmington 06032	..	
First New London Savings and Loan Association 61 Bank Street New London 06320	..	

Name and location of main office	Number of branches	Location of branches
Guardian Savings and Loan Association 605 Barnum Avenue Bridgeport 06608	2	Bridgeport North End Office 4425 Main Street (In Pathmark Market) New Canaan New Canaan Office 116 Main Street
Hartford Home Savings and Loan Association 108 Farmington Avenue Hartford 06105	5	Avon Avon Office Caldor Shopping Center 255 West Main Street Bloomfield Bloomfield Office 38E Tunxis Avenue Hartford Franklin Avenue Office 324 Franklin Avenue Rocky Hill Rocky Hill Office 41 New Britain Avenue West Hartford West Hartford Office 75 Park Road
Heritage Savings and Loan Association 1007 Main Street Manchester 06040	6	Coventry Coventry Office Route 31 and Stonehouse Road Manchester K-Mart Plaza Office Spencer Street Moneymarket 317 Highland Street (Inside Highland Park Market) Moneymarket West Middle Turnpike (Inside Food Mart Supermarket) South Windsor South Windsor Office 25 Oakland Road Tolland Tolland Office Merrow Road near Rhodes Road Route 195
Home Savings and Loan Association 215 State Street Bridgeport 06603	1	Trumbull Trumbull Office Town Hall Shopping Plaza 46 Quality Street
Naugatuck Valley Savings and Loan Association 21 Maple Street Naugatuck 06770	1	Naugatuck East Side Office 1007 New Haven Road
Permanent Savings and Loan Association 61 Colony Street Meriden 06450	2	Meriden East Side Office 631 East Main Street Wallingford Wallingford Office 872 North Colony Road
Putnam Savings and Loan Association 249 Kennedy Drive Putnam 06260	2	Putnam Providence Street Office Providence Street Thompson Thompson Office Route 131 (Quinebaug)
Savings and Loan Association of Southington 132 Main Street Southington 06489	..	

Security Savings and Loan Association 357 Bank Street Waterbury 06722	..	
Shelton Savings and Loan Association 427 Howe Avenue Shelton 06484	1	Ansonia Ansonia Office 314 Main Street
Willimantic Savings and Loan Association 679 Main Street Willimantic 06226	1	Mansfield Park Springs Office 6 Storrs Road
Windsor Locks Savings and Loan Association Dexter Shopping Plaza Windsor Locks 06096	..	
Total branches	39	

STATE BANKS AND TRUST COMPANIES, NATIONAL BANKS, MUTUAL SAVINGS BANKS, SAVINGS AND LOAN ASSOCIATIONS, AND FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Arranged by Cities and Towns

Institutions under the supervision of the State Banking Department are recorded in bold face type.

ALLINGTOWN
See West Haven

ANDOVER
Savings Bank of Manchester—
Branch Office

ANSONIA
Housatonic Bank and Trust Company
Union Trust Company,
New Haven—
Branch Office
Connecticut National Bank,
Bridgeport—
Two Branch Offices
State National Bank of Connecticut,
Bridgeport—
Branch Office
Savings Bank of Ansonia—
Main Office
Branch Office
Shelton Savings and Loan Association—
Branch Office

ASHFORD
Savings Bank of Manchester—
Branch Office

AVON
Connecticut Bank and Trust Company, Hartford—
Branch Office
Simsbury Bank and Trust Company—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
American Savings Bank, New Britain—
Branch Office
Mechanics Savings Bank, Hartford—
Branch Office
Northwest Banks for Savings, Winsted—
Two Branch Offices
Society for Savings, Hartford—
Branch Office
Hartford Home Savings and Loan Association—
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office

BANTAM
See Litchfield

BARKHAMSTED
Society for Savings Hartford—
Branch Office

BEACON FALLS
Savings Bank of Ansonia—
Branch Office

BERLIN
New Britain Bank and Trust Company—
Branch Office
New Britain National Bank—
Two Branch Offices (Kensington)
Berlin Savings Bank—
Main Office (Kensington)
Branch Office
Branch Office (Kensington)

BETHANY
Orange National Bank—
Branch Office

BETHEL
Citytrust, Bridgeport—
Branch Office
Union Trust Company New Haven—
Branch Office
Connecticut National Bank,
Bridgeport—
Two Branch Offices
The Banking Center, Waterbury—
Two Branch Offices
Newtown Savings Bank—
Branch Office
People's Savings Bank—
Bridgeport—
Branch Office
Danbury Savings and Loan Association—
Branch Office

BETHLEHEM
State National Bank of Connecticut,
Bridgeport—
Branch Office
Woodbury Savings Bank—
Branch Office

BLOOMFIELD
Connecticut Bank and Trust Company, Hartford—
Branch Office
Security Bank and Trust
Hartford National Bank and Trust Company—
Branch Office
Mechanics Savings Bank, Hartford—
Two Branch Offices
Society for Savings, Hartford—
Branch Office
Hartford Home Savings and Loan Association—
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office

BOLTON
Savings Bank of Manchester—
Branch Office

BRANCHVILLE
See Ridgefield

BRANFORD
Amity Bank Corp., Woodbridge—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank New Haven—
Two Branch Offices
Union Trust Company, New Haven—
Branch Office
Branford Savings Bank
First Federal Savings and Loan Association of New Haven—
Branch Office

BRIDGEPORT
Citytrust—
Main Office
Four Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
Lafayette Bank and Trust Company—
Main Office
Four Branch Offices
Union Trust Company of Bridgeport
Valley Bank and Trust Company
Connecticut National Bank—
Main Office
Nine Branch Offices
State National Bank of Connecticut—
Main Office
Five Branch Offices
City Savings Bank of Bridgeport—
Main Office
Two Branch Offices
Mechanics and Farmers Savings Bank of Bridgeport—
Main Office
Two Branch Offices
People's Savings Bank, Bridgeport—
Main Office
Eight Branch Offices
Guardian Savings and Loan Association—
Main Office
Branch Office
Home Savings & Loan Association
Community Federal Savings and Loan Association—
Main Office
Branch Office
First Federal Savings and Loan Association of New Haven—
Two Branch Offices

BRIDGEWATER
Colonial Bank, Waterbury—
Branch Office

BRISTOL
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
North American Bank and Trust Company, Bridgeport—
Branch Office
Terryville Trust Company—
Branch Office
United Bank & Trust Company, Hartford—
Three Branch Offices
Branch Office (Forestville)
Hartford National Bank and Trust Company—
Branch Office (Forestville)
Bristol Savings Bank—
Main Office
Branch Office
Branch Office (Forestville)
Bristol Federal Savings & Loan Association—
Main Office
Two Branch Offices

BROAD BROOK
See East Windsor

BROOKFIELD
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office

New Milford Savings Bank—
Branch Office
People's Savings Bank-Bridgeport—
Branch Office
South Norwalk Savings Bank—
Branch Office
Union Savings Bank of Danbury—
Branch Office
First Federal Savings and Loan Association, Norwalk—
Branch Office

BROOKLYN
Connecticut Bank and Trust Company, Hartford—
Branch Office
Jewett City Savings Bank—
Branch Office

BURLINGTON
Bristol Savings Bank—
Branch Office
Torrington Savings Banks—
Branch Office

BYRAM
See Greenwich

CANAAN
National Iron Bank (Falls Village)
State Bank for Savings, Hartford—
Branch Office
Torrington Savings Bank—
Branch Office (Falls Village)

CANTERBURY
Brooklyn Savings Bank, Danielson—
Branch Office

CANTON
Simsbury Bank and Trust Company—
Branch Office
Collinsville Savings Society (Collinsville)
First Federal Savings and Loan Association of Torrington—
Branch Office

CENTERBROOK
See Essex

CENTRAL VILLAGE
See Plainfield

CHESHIRE
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Two Branch Offices
Home Bank and Trust Company, Meriden—
Two Branch Offices
The Banking Center, Waterbury—
Two Branch Offices
Connecticut Savings Bank, New Haven—
Branch Office
Dime Savings Bank of Wallingford—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

CHESTER
Chester Bank—
Main Office
Branch Office

CLINTON
Community Banking Company, North Branford—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Connecticut Savings Bank, New Haven—
Branch Office
Deep River Savings Bank—
Branch Office

COLCHESTER
Glastonbury Bank and Trust Company—
Branch Office
Hartford National Bank and Trust Company
Branch Office
Farmers and Mechanics Savings Bank, Middletown—
Branch Office
Society for Savings, Hartford—
Branch Office

COLLINSVILLE
See Canton

COLUMBIA
Citizens Bank and Trust Company of Glastonbury—
Branch Office

CORNWALL
National Iron Bank, Canaan—
Branch Office

COS COB
See Greenwich

COVENTRY
Connecticut Bank and Trust Company, Hartford—
Branch Office
Tolland Bank
Branch Office
Heritage Savings and Loan Association, Manchester—
Branch Office

CROMWELL
Connecticut Bank and Trust Company, Hartford—
Branch Office
American National Bank, Hamden—
Branch Office

Farmers and Mechanics Savings Bank, Middletown—
Two Branch Offices
Liberty Bank for Savings, Middletown—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

DANBURY
Citytrust, Bridgeport—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Union Trust Company, New Haven—
Five Branch Offices
Connecticut National Bank, Bridgeport—
Two Branch Offices
Hartford National Bank and Trust Company—
Branch Office
State National Bank of Connecticut, Bridgeport—
Four Branch Offices
Savings Bank of Danbury—
Main Office
Branch Office
Union Savings Bank of Danbury—
Main Office
Two Branch Offices
Danbury Savings and Loan Association—
Main Office
Two Branch Offices
Nutmeg Federal Savings and Loan Association

DANIELSON
See Killingly

DAYVILLE
See Killingly

DARIEN
Citytrust, Bridgeport—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Fidelity Trust Company, Stamford—
Branch Office
Union Trust Company, New Haven—
Two Branch Offices
Branch Office (Noroton Heights)
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Branch Office
Branch Office (Noroton Heights)
South Norwalk Savings Bank—
Branch Office
Stamford Savings Bank—
Branch Office
Constitution Federal Savings and Loan Association, Stamford—
Branch Office

DEEP RIVER
Community Banking Company, North Branford—
Branch Office
Deep River Savings Bank

DERBY
Colonial Bank, Waterbury—
Branch Office
First Bank, New Haven—
Branch Office
Union Trust Company, New Haven—
Branch Office
Derby Savings Bank—
Main Office
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

DEVON
See Milford

DURHAM
Community Banking Company, North Branford—
Branch Office
Central Bank for Savings, Meriden—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

EAST GRANBY
Simsbury Bank and Trust Company
Branch Office
Northern Connecticut National Bank, Windsor Locks—
Branch Office
Winsted Savings Bank—
Branch Office

EAST HADDAM
National Bank of New England
Moodus Savings Bank (Moodus)

EAST HAMPTON
Connecticut Bank and Trust Company, Hartford—
Branch Office
City Savings Bank of Middletown—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

EAST HARTFORD
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford
Three Branch Offices
Glastonbury Bank and Trust Company—
Branch Office
United Bank & Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Two Branch Offices
Mechanics' Savings Bank, Hartford—
Branch Office
Savings Bank of Manchester—
Two Branch Offices
Society for Savings, Hartford—
Two Branch Offices
State Bank for Savings, Hartford—
Branch Office
First Federal Savings and Loan Association of East Hartford—
Main Office
Branch Office

EAST HAVEN
Colonial Bank, Waterbury—
Branch Office
Community Banking Company, North Branford—
Branch Office
First Bank, New Haven—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office
Fidelity Federal Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

EAST LYME
Connecticut Bank and Trust Company, Hartford—
Branch Office (Niantic)
First Bank, New Haven—
Branch Office
Hartford National Bank and Trust Company—
Branch Office (Niantic)
Liberty Bank for Savings, Middletown—
Branch Office
Savings Bank of New London—
Branch Office (Niantic)
New London Federal Savings and Loan Association—
Branch Office
Branch Office (Niantic)

EAST NORWALK
See Norwalk

EAST WINDSOR
South Windsor Bank and Trust Company—
Branch Office
United Bank & Trust Company, Hartford—
Branch Office (Broad Brook)
Northern Connecticut National Bank, Windsor Locks—
Branch Office (Warehouse Point)
Society for Savings, Hartford—
Branch Office (Warehouse Point)

ELLINGTON
New England Bank and Trust Company, Enfield—
Branch Office
South Windsor Bank and Trust Company—
Branch Office
Northern Connecticut National Bank, Windsor Locks—
Branch Office
Society for Savings, Hartford—
Branch Office

ELMWOOD
See West Hartford

ENFIELD
Connecticut Bank and Trust Company, Hartford—
Branch Office
New England Bank and Trust Company
First National Bank of Enfield—
Main Office
Branch Office
Northern Connecticut National Bank, Windsor Locks—
Three Branch Offices
Central Bank for Savings, Meriden—
Branch Office
Society for Savings, Hartford—
Branch Office (Thompsonville)
State Bank for Savings, Hartford—
Branch Office
Suffield Savings Bank—
Branch Office
Enfield Federal Savings and Loan Association—
Main Office
Two Branch Offices

ESSEX
Community Banking Company, North Branford—
Branch Office (Centerbrook)
United Bank & Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Essex Savings Bank
New London Federal Savings and Loan Association—
Branch Office (Centerbrook)

FAIRFIELD
Citytrust, Bridgeport—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
Lafayette Bank and Trust Company, Bridgeport—
Branch Office
Citizens National Bank of Fairfield—
Main Office
Branch Office
Connecticut National Bank, Bridgeport—
Four Branch Offices
Branch Office (Southport)
State National Bank of Connecticut, Bridgeport—
Two Branch Offices
Branch Office (Southport)
City Savings Bank of Bridgeport—
Two Branch Offices
Mechanics and Farmers Savings Bank, Bridgeport—
Two Branch Offices
People's Savings Bank-Bridgeport—
Three Branch Offices
Branch Office (Southport)
South Norwalk Savings Bank—
Branch Office
County Federal Savings and Loan Association of Westport—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

FALLS VILLAGE
See Canaan

FARMINGTON
Colonial Bank, Waterbury—
Two Branch Offices
Branch Office (Unionville)
Connecticut National Bank, Bridgeport—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Farmington Savings Bank—
Main Office
Branch Office
Branch Office (Unionville)
The Farmington Valley Savings and Loan Association
Hartford Federal Savings and Loan Association—
Branch Office

FORESTVILLE
See Bristol

GALES FERRY
See Ledyard

GEORGETOWN
See Redding

GLASTONBURY
Citizens Bank and Trust Company of Glastonbury—
Main Office
Branch Office (South Glastonbury)
Glastonbury Bank and Trust Company
American Savings Bank, New Britain—
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Society for Savings, Hartford—
Branch Office
State Bank for Savings, Hartford—
Branch Office
First Federal Savings and Loan Association of East Hartford—
Branch Office
Branch Office (South Glastonbury)

GLENBROOK
See Stamford

GLENVILLE
See Greenwich

GOSHEN
Torrington Savings Bank—
Branch Office

GRANBY
Simsbury Bank and Trust Company—
Branch Office
Winsted Savings Bank—
Branch Office
Windsor Federal Savings and Loan Association—
Branch Office

GREENS FARMS
See Westport

GREENWICH
Connecticut Women's Bank
Putnam Trust Company—
Main Office
Three Branch Offices
Branch Office (Glenville)
Two Branch Offices (Riverside)
Union Trust Company, New Haven—
Two Branch Offices
Branch Office (Old Greenwich)
Branch Office (Glenville)
State National Bank of Connecticut, Bridgeport—
Two Branch Offices
Branch Office (Cos Cob)
Branch Office (Byram)
Branch Office (Old Greenwich)
City Savings Bank of Bridgeport—
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
Branch Office (Old Greenwich)

People's Savings Bank-Bridgeport—
Three Branch Offices
Branch Office (Riverside)
Stamford Savings Bank—
Branch Office
Greenwich Federal Savings and Loan Association—
Main Office
Branch Office
Branch Office (Byram)
Branch Office (Old Greenwich)
Branch Office (Cos Cob)

GRISWOLD (Jewett City)
Jewett City Trust Company
Jewett City Savings Bank
Eastern Savings and Loan Association, Norwich—
Branch Office

GROTON
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, New Haven—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Branch Office (Mystic)
Branch Office (U.S. Sub Base)
Groton Savings Bank—
Main Office (Mystic)
Two Branch Offices
Savings Bank of New London—
Branch Office (Mystic)
New London Federal Saving and Loan Association—
Branch Office
Branch Office (Mystic)

GUILFORD
Colonial Bank, Waterbury—
Branch Office
Community Banking Company, North Branford—
Branch Office
First Bank, New Haven—
Branch Office
Guilford Savings Bank
Family Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

HADDAM
Connecticut Bank and Trust Company, Hartford—
Branch Office (Higganum)
City Savings Bank of Middletown—
Branch Office (Higganum)
Liberty Bank for Savings, Middletown—
Branch Office

HAMDEN
Colonial Bank, Waterbury—
Two Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Union Trust Company, New Haven—
Two Branch Offices
American National Bank—
Main Office
Two Branch Offices
Hartford National Bank and Trust Company—
Branch Office
Connecticut Savings Bank, New Haven—
Two Branch Offices
National Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Three Branch Offices
First Federal Savings and Loan Association of New Haven—
Three Branch Offices

HARTFORD
Charter Oak Bank and Trust Company—
Main Office
Two Branch Offices
Colonial Bank, Waterbury—
Two Branch Offices
Connecticut Bank and Trust Company—
Main Office
Eleven Branch Offices
First Bank, New Haven—
Three Branch Offices
United Bank & Trust Company—
Main Office
Three Branch Offices
Hartford National Bank and Trust Company—
Main Office
Eight Branch Offices
Mechanics Savings Bank—
Main Office
Two Branch Offices
Society for Savings—
Main Office
Four Branch Offices
State Bank for Savings—
Main Office
Branch Office
Connecticut Savings and Loan Association
Hartford Home Savings and Loan Association—
Main Office
Branch Office
Hartford Federal Savings and Loan Association—
Main Office
Two Branch Offices

HARWINTON
Hartford National Bank and Trust Company—
Branch Office

Thomaston Savings Bank—
Branch Office

HEBRON
Citizens Bank and Trust Company of Glastonbury—
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Willimantic Savings Institute—
Branch Office

HIGGANUM
See Haddam

HUNTINGTON
See Shelton

JEWETT CITY
See Griswold

KENSINGTON
See Berlin

KENT
Colonial Bank, Waterbury—
Branch Office
New Milford Savings Bank—
Branch Office

KILLINGLY
Connecticut Bank and Trust Company, Hartford—
Branch Office (Danielson)
Willimantic Trust Company—
Branch Office
Branch Office (Danielson)
Brooklyn Savings Bank (Danielson)
Danielson Federal Savings and Loan Association—
Main Office (Danielson)
Branch Office (Dayville)

KILLINGWORTH
Connecticut Bank and Trust Company, Hartford—
Branch Office
American Savings Bank, New Britain—
Branch Office

LAKEVILLE
See Salisbury

LEBANON
Willimantic Savings Institute—
Branch Office

LEDYARD
Hartford National Bank and Trust Company—
Branch Office (Gales Ferry)
Dime Savings Bank of Norwich—
Branch Office
Norwich Savings Society—
Branch Office (Gales Ferry)
Savings Bank of New London—
Branch Office (Gales Ferry)

LISBON
Norwich Savings Society—
Branch Office

LITCHFIELD
First National Bank of Litchfield
Litchfield Savings Bank—
Main Office
Branch Office
Branch Office (Bantam)
First Federal Savings and Loan Association of Torrington—
Branch Office

MADISON
Community Banking Company, North Branford—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, New Haven—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office
First Federal Savings and Loan Association of Madison

MANCHESTER
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
Manchester State Bank—
Main Office
Branch Office
Hartford National Bank and Trust Company—
Four Branch Offices
Savings Bank of Manchester—
Main Office
Six Branch Offices
Heritage Savings and Loan Association—
Main Office
Four Branch Offices
First Federal Savings and Loan Association of East Hartford—
Branch Office

MANSFIELD
Connecticut Bank and Trust Company, Hartford—
Branch Office
Branch Office (Storrs)
Willimantic Trust Company—
Two Branch Offices
Branch Office (Storrs)
American Savings Bank, New Britain—
Branch Office
Central Bank for Savings, Meriden—
Branch Office
Norwich Savings Society—
Branch Office
Willimantic Savings and Loan Association—
Branch Office

MARBLE DALE
See Washington

MARLBOROUGH
Citizens Bank and Trust Company of Glastonbury—
Branch Office
Liberty Bank for Savings, Middletown—
Branch Office

MERIDEN
Colonial Bank, Waterbury—
Two Branch Offices
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Home Bank and Trust Company—
Main Office
Two Branch Offices
Meriden Trust and Safe Deposit Company—
Main Office
Branch Office
American National Bank, Hamden—
Branch Office
National Industrial Bank of Connecticut—
Main Office
Branch Office
Central Bank for Savings—
Main Office
Three Branch Offices
City Savings Bank of Meriden—
Main Office
Branch Office
Permanent Savings and Loan Association—
Main Office
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Main Office
Two Branch Offices

MIDDLEBURY
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
American Savings and Loan Association, Waterbury—
Branch Office

MIDDLEFIELD
American National Bank, Hamden—
Branch Office
Berlin Savings Bank—
Branch Office

MIDDLETOWN
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Home Bank and Trust Company, Meriden—
Branch Office
United Bank & Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Three Branch Offices
City Savings Bank of Middletown—
Main Office
Branch Office
Farmers and Mechanics Savings Bank—
Main Office
Two Branch Offices
Liberty Bank for Savings—
Main Office
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

MILFORD
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Two Branch Offices
Branch Office (Devon)
Union Trust Company, New Haven—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Orange National Bank—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Milford Savings Bank—
Main Office
Branch Office
Fidelity Federal Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

MILLDALE
See Southington

MONROE
Citytrust, Bridgeport—
Branch Office
North American Bank and Trust Company, Bridgeport—
Branch Office
Connecticut National Bank, Bridgeport—
Two Branch Offices

State National Bank of Connecticut, Bridgeport—
Branch Office
City Savings Bank of Bridgeport—
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Two Branch Offices

MONTVILLE
Hartford National Bank and Trust Company—
Branch Office
Farmers and Mechanics Savings Bank, Middletown—
Branch Office
Norwich Savings Society—
Branch Office (Uncasville)
Savings Bank of New London—
Branch Office (Uncasville)

MOODUS
See East Haddam

MOOSUP
See Plainfield

MYSTIC
See Groton and Stonington

NAUGATUCK
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Naugatuck Savings Bank—
Main Office
Branch Office
Naugatuck Valley Savings and Loan Association—
Main Office
Branch Office

NEW BRITAIN
New Britain Bank and Trust Company—
Main Office
Three Branch Offices
New Britain National Bank—
Main Office
Three Branch Offices
American Savings Bank—
Main Office
Three Branch Offices
Burritt Mutual Savings Bank—
Main Office
Two Branch Offices
People's Savings Bank of New Britain—
Main Office
Two Branch Offices
New Britain Federal Savings and Loan Association—
Main Office
Branch Office

NEW CANAAN
Connecticut Bank and Trust Company, Hartford—
Branch Office
New Canaan Bank and Trust Company
Union Trust Company, New Haven—
Three Branch Offices
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
New Canaan Savings Bank—
Main Office
Branch Office
Guardian Savings and Loan Association, Bridgeport—
Branch Office
Constitution Federal Savings and Loan Association, Stamford—
Branch Office

NEW FAIRFIELD
Connecticut National Bank, Bridgeport—
Branch Office
New Milford Savings Bank—
Branch Office
Union Savings Bank of Danbury—
Branch Office
Danbury Savings and Loan Association—
Branch Office

NEW HARTFORD
United Bank and Trust Company, Hartford—
Branch Office
Northwest Bank for Savings, Winsted—
Branch Office

NEW HAVEN
Bank of New Haven—
Main Office
Branch Office
Colonial Bank, Waterbury—
Seven Branch Offices
Connecticut Bank and Trust Company, Hartford—
Four Branch Offices
First Bank—
Main Office
Nine Branch Offices
Union Trust Company—
Main Office
Two Branch Offices
Hartford National Bank and Trust Company—
Three Branch Offices
Connecticut Savings Bank—
Main Office
Six Branch Offices
National Savings Bank—
Main Office
Branch Office
New Haven Savings Bank—
Main Office
Four Branch Offices
Family Savings and Loan Association

Fidelity Federal Savings and Loan Association
First Federal Savings and Loan Association of New Haven—
Main Office
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

NEW LONDON
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Union Trust Company, New Haven—
Two Branch Offices
Hartford National Bank and Trust Company—
Two Branch Offices
Savings Bank of New London—
Main Office
Two Branch Offices
First New London Savings and Loan Association
New London Federal Savings and Loan Association

NEW MILFORD
Colonial Bank, Waterbury—
Four Branch Offices
New Milford Bank and Trust Company
Union Trust Company, New Haven—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
New Milford Savings Bank—
Main Office
Branch Office
Danbury Savings and Loan Association—
Branch Office

NEW PRESTON
See Washington

NEWFIELD
See Stamford

NEWINGTON
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
New Britain Bank and Trust Company—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
American Savings Bank, New Britain—
Branch Office
Burritt Mutual Savings Bank of New Britain—
Two Branch Offices
Society for Savings, Hartford—
Branch Office
New Britain Federal Savings and Loan Association—
Branch Office

NEWTOWN
Bank of Trumbull—
Branch Office
Citytrust, Bridgeport—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, New Haven—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Newtown Savings Bank
Danbury Savings and Loan Association—
Branch Office

NIANTIC
See East Lyme

NORFOLK
National Iron Bank, Canaan—
Branch Office

NOROTON HEIGHTS
See Darien

NORTH BRANFORD
Community Banking Company—
Main Office
Branch Office (Northford)
Branford Savings Bank—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office

NORTH CANAAN
Canaan National Bank

NORTH GROSVENORDALE
See Thompson

NORTH HAVEN
Colonial Bank, Waterbury—
Branch Office
First Bank, New Haven—
Three Branch Offices
Union Trust Company, New Haven—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
Dime Savings Bank of Wallingford—
Branch Office
New Haven Savings Bank—
Branch Office
Family Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

NORTH STONINGTON
Groton Savings Bank—
Branch Office

NORTHFORD
See North Branford

NORWALK
Citytrust, Bridgeport—
Branch Office (South Norwalk)
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
Merchants Bank and Trust Company—
Main Office
Two Branch Offices
Branch Office (East Norwalk)
Union Trust Company, New Haven—
Two Branch Offices
Connecticut National Bank, Bridgeport
Two Branch Offices
Branch Office (South Norwalk)
Fairfield County Savings Bank—
Main Office
Two Branch Offices
Norwalk Savings Society—
Main Office
Branch Office
South Norwalk Savings Bank—
Main Office (South Norwalk)
Two Branch Offices
County Federal Savings and Loan Association of Westport—
Branch Office
Branch Office (South Norwalk)
First Federal Savings and Loan Association of Norwalk—
Main Office
Branch Office
Branch Office (East Norwalk)

NORWICH
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
Home Bank and Trust Company, Meriden—
Branch Office
Norwich State Bank and Trust Company—
Main Office
Two Branch Offices
Hartford National Bank and Trust Company—
Two Branch Offices
Chelsea Savings Bank—
Main Office
Branch Office
Dime Savings Bank of Norwich—
Main Office
Branch Office
Norwich Savings Society—
Main Office
Branch Office
Branch Office (Norwichtown)
Branch Office (Taftville)
Eastern Savings and Loan Association—
Main Office
Branch Office

NORWICHTOWN
See Norwich

OAKVILLE
See Watertown

OLD GREENWICH
See Greenwich

OLD LYME
United Bank and Trust Company, Hartford—
Branch Office
Deep River Savings Bank—
Branch Office
Essex Savings Bank—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

OLD SAYBROOK
Community Banking Company, North Branford—
Branch Office
Union Trust Company, New Haven—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Essex Savings Bank—
Branch Office
Liberty Bank for Savings, Middletown—
Branch Office
Society for Savings, Hartford—
Branch Office

ORANGE
First Bank, New Haven—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Orange National Bank
Connecticut Savings Bank, New Haven—
Branch Office
National Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office
People's Savings Bank-Bridgeport—
Branch Office
Family Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

OXFORD
Seymour Trust Company—
Branch Office
Naugatuck Savings Bank—
Branch Office

PAWCATUCK
See Stonington

PLAINFIELD
Connecticut Bank and Trust Company, Hartford—
Branch Office
Branch Office (Moosup)
Hartford National Bank and Trust Company—
Branch Office (Central Village)
Jewett City Savings Bank—
Branch Office (Central Village)
Norwich Savings Society—
Branch Office
Savings Bank of New London—
Branch Office

PLAINVILLE
Colonial Bank, Waterbury—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
New Britain National Bank—
Branch Office
American Savings Bank, New Britain—
Branch Office
Bristol Savings Bank—
Branch Office
New Britain Federal Savings and Loan Association—
Branch Office

PLANTSVILLE
See Southington

PLYMOUTH
Terryville Trust Company—
Main Office (Terryville)
Branch Office (Terryville)
Bristol Savings Bank—
Branch Office (Terryville)
Thomaston Savings Bank—
Branch Office (Terryville)
Bristol Federal Savings and Loan Association—
Branch Office (Terryville)

POQUONOCK
See Windsor

PORTLAND
Glastonbury Bank and Trust Company—
Branch Office
United Bank & Trust Company, Hartford—
Branch Office
Liberty Bank for Savings, Middletown—
Branch Office

PROSPECT
Home Bank and Trust Company, Meriden—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office

PUTNAM
Citizens National Bank
Hartford National Bank and Trust Company—
Branch Office
Putnam Savings Bank
Putnam Savings and Loan Association—
Main Office
Branch Office

QUAKER HILL
See Waterford

REDDING
Union Trust Company, New Haven—
Branch Office (Georgetown)
Ridgefield Savings Bank—
Branch Office (West Redding)

RIDGEFIELD
Citytrust, Bridgeport—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, New Haven—
Two Branch Offices
Village Bank and Trust Company
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Three Branch Offices
Ridgefield Savings Bank—
Main Office
Branch Office
Branch Office (Branchville)
Danbury Savings and Loan Association—
Branch Office
Constitution Federal Savings and Loan Association, Stamford—
Branch Office

RIVERSIDE
See Greenwich

ROCKVILLE
See Vernon

ROCKY HILL
Glastonbury Bank and Trust Company—
Branch Office
Home Bank and Trust Company, Meriden—
Branch Office
New Britain Bank and Trust Company—
Branch Office
Berlin Savings Bank—
Two Branch Offices
Burritt Mutual Savings Bank, New Britain—
Branch Office
Society for Savings, Hartford—
Branch Office
Hartford Home Savings and Loan Association—
Branch Office

ROXBURY
Connecticut National Bank, Bridgeport—
Branch Office

SALISBURY
Salisbury Bank and Trust Company—
Main Office (Lakeville)
Branch Office
Litchfield Savings Bank—
Branch Office (Lakeville)

SEYMOUR
Seymour Trust Company
New Haven Savings Bank—
Branch Office
Savings Bank of Ansonia—
Branch Office
American Savings and Loan Association, Waterbury—
Branch Office

SHARON
Colonial Bank, Waterbury—
Branch Office
New Milford Savings Bank—
Branch Office

SHELTON
Valley Bank and Trust Company, Bridgeport—
Two Branch Offices
Connecticut National Bank, Bridgeport—
Branch Office (Huntington)
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Branch Office
City Savings Bank of Bridgeport—
Branch Office (Huntington)
Derby Savings Bank—
Two Branch Offices
Branch Office (Huntington)
Savings Bank of Ansonia
Branch Office
Shelton Savings and Loan Association

SHERMAN
New Milford Savings Bank—
Branch Office

SIMSBURY
Simsbury Bank and Trust Company—
Main Office
Branch Office
American Savings Bank, New Britain—
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Society for Savings, Hartford—
Branch Office
State Bank for Savings, Hartford—
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office

SOMERS
Connecticut Bank and Trust Company, Hartford—
Branch Office
New England Bank and Trust Company, Enfield—
Branch Office
Savings Bank of Rockville—
Branch Office

SOUTH GLASTONBURY
See Glastonbury

SOUTH NORWALK
See Norwalk

SOUTH WINDSOR
South Windsor Bank and Trust Company—
Main Office
Branch Office
Savings Bank of Manchester—
Branch Office
Society for Savings, Hartford—
Branch Office
Heritage Savings and Loan Association, Manchester—
Branch Office
First Federal Savings and Loan Association of East Hartford—
Branch Office

SOUTHBURY
Colonial Bank, Waterbury—
Two Branch Offices
Union Trust Company, New Haven—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Newtown Savings Bank—
Branch Office
People's Savings Bank-Bridgeport—
Branch Office
Woodbury Savings Bank—
Branch Office
First Federal Savings and Loan Association of Waterbury—
Branch Office

SOUTHINGTON
Southington Bank and Trust Company—
Main Office
Branch Office
Branch Office (Milldale)
Branch Office (Plantsville)
Citizens National Bank of Southington—
Main Office (Plantsville)
Two Branch Offices
Southington Savings Bank—
Main Office
Two Branch Offices
Savings and Loan Association of Southington
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

SOUTHPORT
See Fairfield

STAFFORD (Stafford Springs)
Connecticut Bank and Trust Company, Hartford—
Branch Office
Stafford Savings Bank—
Main Office
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office

STAFFORD SPRINGS
See Stafford

STAMFORD
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Branch Office (Newfield)
Fidelity Trust Company—
Main Office
Seven Branch Offices
First Stamford Bank and Trust Company—
Main Office
Four Branch Offices
Union Trust Company, New Haven—
Eight Branch Offices
Branch Office (Glenbrook)
Connecticut National Bank, Bridgeport—
Four Branch Offices
Hartford National Bank and Trust Company—
Five Branch Offices
State National Bank of Connecticut, Bridgeport
Six Branch Offices
Branch Office (Glenbrook)
Citizens Savings Bank—
Main Office
Three Branch Offices
Stamford Savings Bank—
Main Office
Two Branch Offices
Constitution Federal Savings and Loan Association—
Main Office
Three Branch Offices
County Federal Savings and Loan Association, Westport—
Four Branch Offices

STONINGTON
Union Trust Company, New Haven—
Branch Office (Mystic)
Hartford National Bank and Trust Company—
Branch Office
Groton Savings Bank—
Branch Office (Pawcatuck)
Liberty Bank for Savings, Middletown—
Branch Office (Mystic)
Norwich Savings Society—
Branch Office (Mystic)
Savings Bank of New London—
Branch Office (Pawcatuck)

STORRS
See Mansfield

STRATFORD
Citytrust, Bridgeport—
Two Branch Offices
North American Bank and Trust Company—
Main Office
Branch Office
Connecticut National Bank, Bridgeport—
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Branch Office
City Savings Bank of Bridgeport—
Three Branch Offices
Mechanics and Farmers Savings Bank of Bridgeport—
Two Branch Offices
People's Savings Bank-Bridgeport—
Two Branch Offices
County Federal Savings and Loan Association of Westport—
Branch Office

SUFFIELD
First National Bank of Suffield—
Main Office
Branch Office
Suffield Savings Bank
Enfield Federal Savings and Loan Association—
Branch Office

TAFTVILLE
See Norwich

TERRYVILLE
See Plymouth

THOMASTON
Colonial Bank, Waterbury—
Branch Office
Thomaston Savings Bank

THOMPSON
Citizens National Bank, Putnam—
Branch Office
(North Grosvenordale)
Hartford National Bank and Trust Company—
Branch Office (North Grosvenordale)
Putnam Savings and Loan Association—
Branch Office

THOMPSONVILLE
See Enfield

TOLLAND
Tolland Bank
Heritage Savings and Loan Association, Manchester—
Branch Office

TORRINGTON
Colonial Bank, Waterbury—
Four Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Three Branch Offices
Torrington Savings Bank—
Main Office
Branch Office
First Federal Savings and Loan Association of Torrington—
Main Office
Branch Office

TRUMBULL
Bank of Trumbull—
Main Office
Branch Office
Citytrust, Bridgeport—
Branch Office
Lafayette Bank and Trust Company, Bridgeport—
Branch Office
Union Trust Company, New Haven—
Branch Office
Connecticut National Bank, Bridgeport—
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Branch Office
City Savings Bank of Bridgeport—
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Two Branch Offices
Home Savings and Loan Association, Bridgeport—
Branch Office
County Federal Savings and Loan Association of Westport—
Branch Office

UNCASVILLE
See Montville

UNIONVILLE
See Farmington

VERNON
Connecticut Bank and Trust Company, Hartford—
Branch Office (Rockville)
Vernon National Bank—
Main Office
Branch Office
Branch Office (Rockville)
People's Savings Bank—
Main Office (Rockville)
Two Branch Offices
Savings Bank of Rockville—
Main Office (Rockville)
Branch Office
Branch Office (Rockville)
First Federal Savings and Loan Association of East Hartford—
Branch Office
Branch Office (Rockville)

WALLINGFORD
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Home Bank and Trust Company, Meriden—
Branch Office
Union Trust Company, New Haven—
Two Branch Offices
American National Bank, Hamden—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Dime Savings Bank of Wallingford—
Main Office
Two Branch Offices
Permanent Savings and Loan Associations, Meriden—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Two Branch Offices

WAREHOUSE POINT
See East Windsor

WASHINGTON
First National Bank of Litchfield—
Branch Office (Marble Dale)
Branch Office (Washington Depot)
Litchfield Savings Bank—
Branch Office (Washington Depot)
New Milford Savings Bank—
Branch Office (New Preston)

WASHINGTON DEPOT
See Washington

WATERBURY
Citytrust, Bridgeport—
Five Branch Offices
Colonial Bank—
Main Office
Seven Branch Offices
Mattatuck Bank and Trust Company—
Main Office
Three Branch Offices
Connecticut National Bank, Bridgeport—
Two Branch Offices
The Banking Center—
Main Office
Six Branch Offices
American Savings and Loan Association—
Main Office
Three Branch Offices—
Savings and Loan Association of Southington—
Branch Office

Security Savings and Loan Association
First Federal Savings and Loan Association of Waterbury—
Main Office
Three Branch Offices

WATERFORD
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Liberty Bank for Savings, Middletown—
Branch Office
Branch Office (Quaker Hill)
Savings Bank of New London—
Branch Office
New London Federal Savings and Loan Association—
Branch Office

WATERTOWN
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Two Branch Offices
Mattatuck Bank and Trust Company, Waterbury—
Branch Office (Oakville)
State National Bank of Connecticut, Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office
Branch Office (Oakville)
Thomaston Savings Bank—
Branch Office
First Federal Savings and Loan Association of Waterbury—
Branch Office

WEST HARTFORD
Charter Oak Bank and Trust Company, Hartford—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Four Branch Offices
First Bank, New Haven—
Two Branch Offices
Security Bank and Trust, Bloomfield—
Branch Office
United Bank & Trust Company, Hartford—
Two Branch Offices
Hartford National Bank and Trust Company—
Two Branch Offices
Branch Office (Elmwood)
New Britain National Bank—
Branch Office
American Savings Bank, New Britain—
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Farmington Savings Bank—
Branch Office
Mechanics Savings Bank, Hartford—
Three Branch Offices
Society for Savings, Hartford—
Four Branch Offices
State Bank for Savings, Hartford—
Two Branch Offices
Hartford Home Savings and Loan Association—
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office
Branch Office (Elmwood)

WEST HAVEN
Colonial Bank, Waterbury—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Two Branch Offices
Branch Office (Allingtown)
Union Trust Company, New Haven—
Branch Office
American National Bank, Hamden—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Orange National Bank—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
National Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Two Branch Offices
Fidelity Federal Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

WEST REDDING
See Redding

WESTBROOK
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

WESTON
Westport Bank and Trust Company—
Branch Office

WESTPORT
Westport Bank and Trust Company—
Main Office
Three Branch Offices
Connecticut National Bank, Bridgeport—
Branch Office
Westport National Bank—
Main Office
Two Branch Offices
Branch Office (Greens Farms)
The Banking Center, Waterbury—
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Two Branch Offices
Branch Office (Greens Farms)
South Norwalk Savings Bank—
Branch Office
County Federal Savings and Loan Association of Westport—
Main Office
Branch Office (Greens Farms)

WETHERSFIELD
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
American Savings Bank, New Britain—
Branch Office
Mechanics Savings Bank, Hartford—
Branch Office
Society for Savings, Hartford—
Two Branch Offices
Hartford Federal Savings and Loan Association—
Branch Office

WILLIMANTIC
See Windham

WILLINGTON
Tolland Bank
Branch Office (West Willington)

WILSON
See Windsor

WILTON
Citytrust, Bridgeport—
Branch Office
Union Trust Company, New Haven—
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office
New Canaan Savings Bank—
Branch Office
Norwalk Savings Society—
Branch Office
Branch Office (Georgetown)
People's Savings Bank-Bridgeport—
Branch Office (South Wilton)
South Norwalk Savings Bank—
Branch Office
County Federal Savings and Loan Association of Westport—
Branch Office
First Federal Savings and Loan Association of Norwalk—
Branch Office

WINCHESTER
Connecticut Bank and Trust Company, Hartford—
Branch Office (Winsted)
Hartford National Bank and Trust Company—
Branch Office (Winsted)
Northwest Bank for Savings (Winsted)
Winsted Savings Bank

WINDHAM (Willimantic)
Connecticut Bank and Trust Company, Hartford—
Branch Office
Willimantic Trust Company—
Main Office
Branch Office
Willimantic Savings Institute
Willimantic Savings and Loan Association

WINDSOR
Connecticut Bank and Trust Company, Hartford—
Branch Office
United Bank & Trust Company, Hartford—
Branch Office
Windsor Bank and Trust Company—
Main Office
Branch Office (Poquonock)
Hartford National Bank and Trust Company—
Two Branch Offices
Mechanics Savings Bank, Hartford—
Branch Office
Society for Savings, Hartford—
Branch Office
Windsor Federal Savings and Loan Association—
Main Office
Branch Office (Poquonock)
Branch Office (Wilson)

WINDSOR LOCKS
Northern Connecticut National Bank—
Main Office
Two Branch Offices
Suffield Savings Bank—
Two Branch Offices
Windsor Locks Savings and Loan Association

WINSTED
See Winchester

WOLCOTT
Colonial Bank, Waterbury—
Branch Office
North American Bank and Trust Company, Stratford—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office

WOODBRIDGE
Amity Bank Corp.
Connecticut Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office

WOODBURY
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Woodbury Savings Bank
American Savings and Loan Association, Waterbury—
Branch Office

WOODSTOCK
Citizens National Bank, Putnam—
Branch Office

OVERSEAS

CAYMAN
Colonial Bank, Waterbury—
Branch Office
First Bank, New Haven—
Branch Office

NASSAU
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, New Haven—
Branch Office

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